

**REAL PROPERTY MORTGAGE** BOOK 1514 PAGE 552 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS: Ted E. Hayes Azalee Hayes 3 1/4 Pinecreek Court Greenville, S. C. 29605		SEP 4 1980 Rosie S. Tankersley R/C	MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane Greenville, S. C. 29606		
LOAN NUMBER	DATE	DATE PRINCE CHARGE BEGINS TO ACCRUE	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
28244	8/29/80	9/05/80	72	5th	10/05/80
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 230.00	\$ 230.00	09/05/86	\$ 16560.00	\$ 10084.28	

**THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$50,000**

The words "you" and "your" refer to Mortgagor. The words "I," "me" and "my" refer to all Mortgagors indebted on the note secured by this mortgage.

To secure payment of a note which I signed today promising to pay you the above Total of Payments and to secure all my other and future obligations to you, the Maximum Outstanding of any given time not to exceed the amount stated above, each of the undersigned grants, conveys, sells and releases to you the real estate described below and all present and future improvements on the real estate, which is located in South Carolina, County of Greenville

ALL that piece, parcel or lot of land in the County of Greenville, State of South Carolina, Gantt Township, near the City of Greenville, situate, lying and being on the northern side of Pine Creek Court and being known and designated as Lot No. 418 on a plat entitled "Revised Portion of Section 4, BELLE MEADE", dated February, 1964, prepared by Dalton & Neves, Engineers and recorded in the RMC Office for Greenville County in Plat Book FFF at Page 39-B and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights-of-way appearing on the property and/or of record, particularly those certain restrictive covenants recorded in the RMC Office for Greenville County in Deed Book 635 at Page 81.

This is the same property as that conveyed to the Grantors herein by deed from Derby Heights, Inc., recorded in the RMC Office for Greenville County in Deed Book 775 at Page 497 on June 15, 1965.

Derivation is as follows: Deed Book 1055, Page 584, from Maury E. Miller and Barbara L. Miller dated: April 29, 1977.

If I pay the note secured by this mortgage according to its terms this mortgage will become null and void.

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate and maintain insurance on the real estate in your favor in a form and amount satisfactory to you. You may pay any such tax, lien, assessment, obligation, encumbrance or other charge or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you on demand, will bear interest at the highest lawful rate, will be an additional lien on the real estate and may be enforced and collected in the same manner as any other obligation secured by this mortgage.

If I am in default for failure to make a required payment for 10 days or more, you may send me a notice giving me 20 days to eliminate the default. If I do not eliminate the default in the manner stated in the notice, or if I eliminate the default after you send the notice but default on a future payment by failing to pay on schedule, or if my ability to repay my loan or the condition, value or protection of your rights in the collateral securing my loan is significantly impaired, then the full amount I owe, less any charges which you have not yet earned, will become due, if you desire, without your advising me.

I will pay all expenses you incur in enforcing any security interest, including reasonable attorney's fees as permitted by law.

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

Each of the undersigned waives marital rights, homestead exemption and all other exemptions under South Carolina law.

This mortgage will extend, consolidate and renew any existing mortgage you hold against me on the real estate described above.

Signed, Sealed, and Delivered  
in the presence of

*Lawrence M. Sawyer*  
(Witness)

*Ted E. Hayes* (L.S.)  
Ted E. Hayes

*John R. Coffey*  
(Witness)

*Azalee Hayes* (L.S.)  
Azalee Hayes