

REAL PROPERTY MORTGAGE

BOOK 1537 PAGE 576

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| NAMES AND ADDRESSES OF ALL MORTGAGORS:<br>James F. and Elizabeth McCoy<br>Route 6, Box 609<br>Piedmont, S.C. 29673 | MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.<br>ADDRESS: 10 West Stone Ave.<br>P.O. Box 2423<br>Greenville, S.C. 29602 |
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THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$50,000.00

Date April 6, 1981 Amount Financed \$9,000.00

The words "I", "me" and "my" refer to all Mortgagors indebted on any loan secured by this mortgage. The words "you" and "your" refer to Mortgagee.

To secure payment of all loans made to me, the performance of my other obligations under a Revolving Loan Agreement of this date between you and me and to secure all my other and future obligations to you, the Maximum Outstanding at any given time not to exceed the amount stated above, each of the undersigned grants, bargains, 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 situate, lying and being in the County of Greenville State of South Carolina, being known and designatd as lot number 27 as shown on a plat entitled "A Portion of Heathwilde" prepared by Campbell and Clarkson, Surveyors, dated May 23, 1968, of record in the Office of the RMCV for greenville County in plat book "FHX", page 18, being 225 Ft.X225 Ft., reference to said plat being craved for a retes and bounds descripton thereof, THIS conveyance is made subject to all easements, restrictions and rights of way which affect the property hereinabove decribed.

Derivation is as follows: Deed Book 873, Page 306, Pron James Cooley dated : August 6, 1969.

Mortgagor's title acquired by deed

Mortgagor acquired his title in the real estate described above by deed executed by John W. Farnsworth, filed for record on the 6th day of August, 1969, and recorded in the recorder's office of Greenville County, in book 873, page 306.

Mortgagor's title acquired by inheritance or devise

Mortgagor acquired his title in the real estate described above from on the day of 19, under Last Will and Testament probated and filed in Court, County.

TO HAVE AND TO HOLD all and singular the real estate described above unto you, your successors and assigns forever.

If I pay the indebtedness 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 have been in default for failure to make a minimum monthly payment for 10 days or more, you may send me a notice of my right to eliminate the default within 20 days after the notice is sent. If I fail to eliminate the default in the manner stated in the notice or if I eliminate the default after the notice is sent but default again on a future payment or if my ability to repay the indebtedness or if the condition, value or protection of your rights in collateral securing the indebtedness is significantly impaired, the full amount I owe will become due, if you desire, without your advising me. I agree to 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 all marital rights, homestead exemption and any other exemption under South Carolina law.

This mortgage shall extend, consolidate and renew any existing mortgage held by you against the undersigned on the above described real estate.

In Witness Whereof, (I - we) have set (my - our) hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered in the presence of

Valerie Miller (Witness)

A. McClendon (Witness)

James F. McCoy (L.S.) Elizabeth McCoy (L.S.)

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