

NAMES AND ADDRESSES OF ALL MORTGAGORS James J. Charping Ann A. Charping 216 Donnon Road Taylors, S.C. 29687		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Ln, P.O. Box 5758 STA.B. Greenville, S.C. 29606			
LOAN NUMBER 28734	DATE 10-2-81	DATE FINANCE CHARGE BEGINS TO ACCRUE 10-7-81	NUMBER OF PAYMENTS 63	DATE DUE EACH MONTH 7	DATE FIRST PAYMENT DUE 11-7-81
AMOUNT OF FIRST PAYMENT \$ 71.00	AMOUNT OF OTHER PAYMENTS \$ 71.00	DATE FINAL PAYMENT DUE 10-07-86	TOTAL OF PAYMENTS \$ 4260.00	AMOUNT FINANCED \$ 2796.00	

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

The words "you" and "your" refer to Mortgagee. 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 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 lot of land with the buildings and improvements thereon, situate on the East side of Donnon Road, near the City of Greenville, in Greenville County, S.C. being shown as Lot No. 7 on plat of Super Highway House sites, made by Dalton and Neves, Engineers, May 1946, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book "P", pages 52 and 53 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Donnon Road at joint front corner of Lots 6 and 7; running thence along the line of Lot 6, S 88-03, 182.5 feet to an iron pin in the center of a five foot strip of land reserved for Utilities; thence along the center of the strip of land reserved for utilities, S 2-00 W 80 feet to an iron pin; thence with the line of lot 8N 88-00 W. 182.5 feet to an iron pin on the East side of Donnon Road, thence along Donnon Road, N 2-00 E 80 feet to the beginning corner.

This is the same property conveyed to me by deed of Charles Kenneth Cobb dated May 2, 1960 recorded in the R.M.C. Office for Greenville County, S.S. in deed book 649 at page 109.

Derivation: Deed Book 697, Page 209, from Owen H. Adams dated: May 1, 1962.

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

*Rebecca Duwall*  
 (Witness)  
*John [Signature]*  
 (Witness)

*James J. Charping* (LS)  
 James J. Charping  
*Ann A. Charping* (LS)  
 Ann A. Charping

**CTI** 821324G (1-79) - SOUTH CAROLINA  
 FINANCIAL SERVICES

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