



BOOK 1557 PAGE 757 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Joe Ferguson Jr. Nancy T. Ferguson 132 Ridge Street Greenville, SC 29605		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC ADDRESS: 16 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER 28765	DATE 11-5-81	DATE THIS MORTGAGE BEGINS TO SECURE 11-12-81	NUMBER OF PAYMENTS 12	DATE DUE EACH MONTH 12	DATE FIRST PAYMENT DUE 12-12-81
AMOUNT OF FIRST PAYMENT \$ 125.00	AMOUNT OF OTHER PAYMENTS \$ 125.00	DATE FINAL PAYMENT DUE 11-12-85	TOTAL OF PAYMENTS \$ 6000.00	AMOUNT FINANCED \$ 4255.32	

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 of 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 certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville Township, near the corporate limits of the City of Greenville in Tax District 235 and being known and designated as Lot 178 of a Subdivision of the Village of Mills Mill as shown on a plat thereof made by Piedmont Engineering Services of Greenville, S.C. in June, 1954 and recorded in the R.M.C. Office for Greenville County in Plat Book "C", Page 60 and 61, and having such metes and bounds courses and distance as shown thereon, reference thereunto being had. The house on the above lot is known as 132 and 133 Ridge Street. This being the same property conveyed to the grantor in Deed Book 557, Page 304.

Derivation is as follows: Deed Book 836, Page 391, Earl J. Turner deed dated 1-19-68 and recorded date 1-19-68.

ALSO KNOWN AS: 132 RIDGE STREET GREENVILLE, SOUTH CAROLINA 29605

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

Donnie S. Tacklesley
(Witness)

Joe Ferguson Jr. (LS)
JOE FERGUSON JR.

Nancy T. Ferguson
(Witness)

Nancy T. Ferguson (LS)
NANCY T. FERGUSON

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