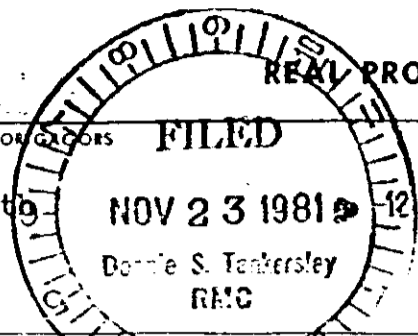


REAL PROPERTY MORTGAGE

BOOK 1558 PAGE 285

ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Leo Smith Susie Pauline Smith Route 7 Box 416 Greer, S.C. 29651		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Ln, P.O. Box 8758 STA B. Greenville, S.C. 29606				
LOAN NUMBER 28781		DATE 11-18-81	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 11-23-81	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 23	DATE FIRST PAYMENT DUE 12-23-81
AMOUNT OF FIRST PAYMENT \$ 72.50	AMOUNT OF OTHER PAYMENTS \$ 72.50	DATE FINAL PAYMENT DUE 11-23-86	TOTAL OF PAYMENTS \$ 4,350.00	AMOUNT FINANCED \$ 2855.07		



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 piece parcel or lot of land in Oneal Township, Greenville County, State of South Carolina, located about three miles northwest from Greer, lying on the west side of the Greer-Oneal Road (also known as the Gilreath Hill Road), and being shown on plat of property of B.L. Smith Estate made by W.S. Brockman, Surveyor, December 16th, 1949, as tract, No. 4 and being bounded on the north by tract No. 3 on the east by the said road and lands of E.R. Taylor, on the south by lands of Perry Smith, and having the following courses and distances, to wit:

Beginning on a point in the center of the said road, joint corner of tracts 3 and 4, and runs thence with the dividing line of tracts 3 and 4, N. 24-42 W. 1049.2 feet to an orin pin, joint corner of tracts 3 and 4 and on the line of tract No. 5 and joint corner of the Perry Smith lands; thence with the Perry Smith line, S. 50-00 E. 1426 feet to a point in the said road; thence with the said road, N. 3-10 W. 862 feet to a point in the said road, the point of beginning, and containing Ten and Twenty three one-hundredths (10.23) acres, more or less.

Derivation: Deed Book 407, Page 473, from Earline S. Stone, Thelma S. Hand and Velma S. Bramlett dated: April 21, 1956.

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

Also known as Route #7, Greer, South Carolina.

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

H. McClinton
(Witness)

John R. Caffery
(Witness)

Leo Smith (LS)
LEO SMITH

Susie Pauline Smith (LS)
SUSIE PAULINE SMITH

CT FINANCIAL SERVICES
82-1824G (1-75) - SOUTH CAROLINA

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