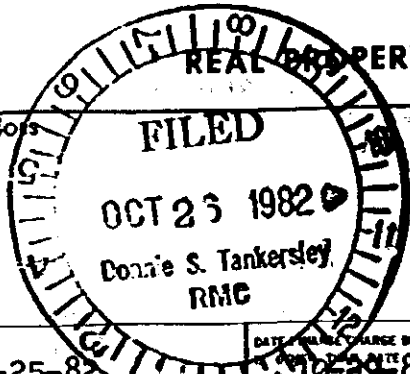


REAL PROPERTY MORTGAGE

BOOK 1584 PAGE 57 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Kenneth R. Richards Gloria R. Richards 41 Holmes Drive Greenville, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 4758 Station B Greenville, S.C. 29606			
LOAN NUMBER 29233	DATE 10-25-82	DATE INTEREST CHARGE BEGINS TO ACCRUE 10-29-82	NUMBER OF PAYMENTS 96	DATE DUE EACH MONTH 29	DATE FIRST PAYMENT DUE 11-29-82
AMOUNT OF FIRST PAYMENT \$ 175.00	AMOUNT OF OTHER PAYMENTS \$ 175.00	DATE FINAL PAYMENT DUE 10-29-90	TOTAL OF PAYMENTS \$ 16800.00	AMOUNT FINANCED \$ 8738.02	



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 of lot of land situate, lying and being in the county of Greenville, State of South Carolina, and on the eastern side of Holmes Drive, being shown as Lot 5 on plat of Holmes Acres, recorded in Plat Book Z, Page 1 in the RMC Office for Greenville County, and having according to said plat the following metes and bounds. This lot fronts 90 feet on Holmes Drive

BEGINNING at an iron pin on Holmes Drive approximately 421 feet from the intersection of Holmes Drive and Holly Street and running thence along Holmes Drive N 4-56 W 90 feet to an iron pin; thence along the common line of Lots 4 and 5 N 85-04 E 169.9 feet; thence S 3-07 E 90.05 feet to an iron pin; thence along the common line of Lots 5 and 6 S 85-04 W 166.8 feet to an iron pin on Holmes Drive, the point of beginning.

Derivation is as follows: Deed Book 1122, Page 157, Gloria N. Bouchillon dated March 14, 1980.

Also known as 41 Holmes Drive, Greenville, S.C.

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 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 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

Vener D Tate Jr.
(Witness)

Kenneth R. Richards (L.S.)
KENNETH R. RICHARDS

Gloria R. Richards
(Witness)

Gloria R. Richards (L.S.)
GLORIA R. RICHARDS

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