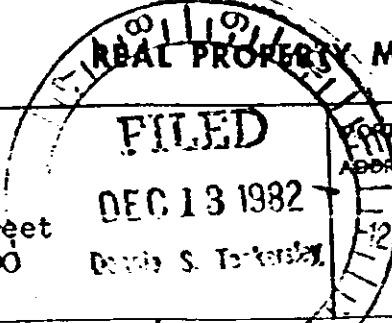


REAL PROPERTY MORTGAGE

BOOK 1588 PAGE 825

ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Ernest W. Ward Kay Ward Rt 5 Box 170 Keystone Street Travelers Rest, S.C. 29690		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606				
LOAN NUMBER 29292		DATE 12-10-82	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 12-15-82	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 15	DATE FIRST PAYMENT DUE 1-15-83
AMOUNT OF FIRST PAYMENT \$ 235.00	AMOUNT OF OTHER PAYMENTS \$ 235.00	DATE FINAL PAYMENT DUE 12-15-92	TOTAL OF PAYMENTS \$ 28200.00	AMOUNT FINANCED \$ 12588.91		



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 situate, lying, and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 73 on plat of Points North made by R. B. Bruce, Registered Surveyor, November 22, 1973, and recorded in the R.M.C. Office for Greenville County in Plat Book 4-X, at Page 16; according to said plat, the property is more fully described as follows:

BEGINNING at an iron pin on Keystone Court at the joint front corner of Lots No. 73 and 72 and running thence with the curve of turnaround of Keystone Court, S. 9-07 E. 45 feet; thence continuing with said Court, S. 50-40 E. 40 feet to an iron pin; thence continuing with curve of said turnaround, N. 75-55 E 50 feet to an iron pin at corner of Lot 74; thence with line of Lot 74, S. 36-19 E. 42 feet to an iron pin in the line of Lot 63; thence with line of Lots 63 and 64, S. 62-11 W. 190 feet to an iron pin at the corner of Lot Nos. 73, 64, 65, and 66; thence with line of Lot 66, N. 40-32 W, 100 feet to an iron pin at corner of Lot 72; thence with line of Lot 72, N. 49-28 E. 160 feet to an iron pin, the POINT OF BEGINNING.
 Derivation: Deed Book 1074, Page 487, Calvin H. Cox dated March 1, 1978.
 Also known as Route 5 Box 170 Keystone Street, Travelers Rest, S.C. 29690

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.

You 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

[Signature]
 (Witness)
[Signature]
 (Witness)

[Signature] (R.S.)
 ERNEST W. WARD
[Signature] (R.S.)
 KAY WARD



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(CONTINUED ON NEXT PAGE)

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