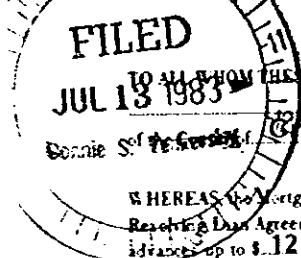


**MORTGAGE**

**MORTGAGEE'S ADDRESS:**  
P.O. Box 1793  
Spartanburg, SC 29304  
1015 712

THE STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )



**MELVIN GRADY GRAY and CATHERINE R. GRAY**

TO ALL WHOM THESE PRESENTS MAY CONCERN: Greenville, State of South Carolina, hereafter called "Mortgagors", send greeting.

WHEREAS the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of SOUTH CAROLINA, hereafter called "Mortgagee", and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement" of even date with this Mortgage, by which Mortgagee is obligated to make loans and advances up to \$12,000.00, hereinafter referred to as the "Line of Credit," which shall be made pursuant to the provisions of the South Carolina Consumer Protection Code (CPC) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, it being hereby expressly agreed that upon default in the payment of the Agreement or of any charge in connection with the Mortgage, or of insurance premiums, taxes or assessments or in the performance of any of the requirements as to taxes or insurance or of any of the other conditions contained in the Mortgage, Mortgagee, subject to the provisions of the South Carolina CPC with respect to default and the right to cure the default, shall have the right to declare the entire Unpaid Principal Balance (hereafter referred to as the "Unpaid Balance") due under the Agreement to be immediately due and owing, and to proceed to enforce the collection of the Agreement together with a reasonable attorney's fee up to 15% of the Unpaid Balance for any litigation concerning the debt, and all other amounts secured hereby;

NOW KNOW ALL MEN That Mortgagors, in order better to secure the payment of the above mentioned Agreement in accordance with its terms, and all other sums mentioned therein or herein, and also in consideration of the further sum of TEN DOLLARS to Mortgagors in hand well and truly paid by Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged in this instrument, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto Mortgagee, its successors and assigns, the real property situated in the County of \_\_\_\_\_, State of South Carolina (hereafter described as the "Property") and described as follows:

**ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, in the County of Greenville, on the northern side of Pleasant Drive, near the town of Greer and known and designated as Lot No. 42 of a subdivision of property of H. H. Cox, plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book SSS at Page 274; reference to said plat is craved for a metes and bounds description.**

**This being the identical property conveyed to Melvin Grady Gray and Catherine R. Gray by deed of Albert R. Green and Rosa M. Green dated July 19, 1974 and recorded July 22, 1974 in Deed Book 1003 page 354.**

Together with all and singular the rights, members, hereditaments and appurtenances to the Property belonging or in any wise incident of appertaining.

**TO HAVE AND TO HOLD** all and singular the Property unto Mortgagee, its successors and assigns forever.

4328 (REV. 2)