

REAL PROPERTY MORTGAGE

NAMES AND ADDRESSES OF ALL MORTGAGORS Joe M. Smith Lucille N. Smith 12 Carriage Lane Taylors, S.C. 29687		FILED GREENVILLE CO. S.C. DEC 24 10 24 AM '84	MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606
LOAN NUMBER 30007	DATE 12/17/84	DONNIE S. TAYLOR R.M.C.	DATE FINANCE CHARGE BEGINS TO ACCRUE 12/21/84
AMOUNT OF FIRST PAYMENT \$ 170.65	AMOUNT OF OTHER PAYMENTS \$ 170.65	DATE FINAL PAYMENT DUE 12-21-94	NUMBER OF PAYMENTS 120
			DATE DUE EACH MONTH 21
			DATE FIRST PAYMENT DUE 1-21-85
			TOTAL OF PAYMENTS \$ 20479.00
			AMOUNT FINANCED \$ 10000.46

THIS MORTGAGE SECURES FUTURE ADVANCES.— MAXIMUM OUTSTANDING \$ 50,000.00

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

MORTGAGE OF REAL ESTATE

To secure payment of a note which I signed today promising to pay you the above Amount Financed together with a finance charge 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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 6 on plat of Section One, Brookwood Forest Subdivision, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book "XX", at page 97 and having, according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the eastern side of Carriage Lane, joint front corner of Lots Nos. 5 and 6 and running thence with the eastern side of Carriage Lane N. 11-30 E. 75 feet to an iron pin at the eastern corner of the intersection of Carriage Lane and Charing Cross Road; thence with the curve of said intersection, the chord being N. 56-30 E. 35.4 feet to an iron pin on the southern side of Charing Cross Road; thence with the southern side of said Road S. 78-30 E 134.8 feet to an iron pin; thence with the rear line of Lot No. 6 S. 11-30 W. 100 feet to an iron pin at the joint rear corner of Lots Nos. 5 and 6; thence with the

PAYMENT OF OBLIGATIONS iron pin at the joint rear corner of Lots Nos. 5 and 6; thence with the

TAXES - LIENS - INSURANCE

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate, whether superior or inferior to the lien of this mortgage, 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 a finance charge at the rate set forth on the note then secured by this mortgage, if permitted by law, if not, 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

DEFAULT

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 entire unpaid amount financed and accrued and unpaid finance charge, 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.

EXTENSIONS AND MODIFICATIONS

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

WAIVER OF EXEMPTIONS

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)

Joe M. Smith (L.S.)
JOE M. SMITH
Lucille N. Smith (L.S.)
LUCILLE N. SMITH

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