LOAN NUMBER

30639 AMOUNT OF FRST PAYMENT

182.00

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NAMES AND ADDRESSES OF ALL MORIGAGORFFS. VIII CO. S. C. Linda G. Richards
William M. Richards SEP 22 3 13 PH '8
Travelers Rest, S.Coon2269QANKERSLEY

09-21-81

182.00

AMOUNT OF OTHER PAYMENTS

MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 2320 E. North St. P. O. Box 2423 Greenville, S.C. 29602

17472.00

DATE DUE EACH MONTH 25 EATE FINANCE CHARGE BEGINS TO ACCINE NUMBER OF STATEMENTS 96 DATE FIRST PAYMENT OUE 10-25-81 TOTAL OF PAYMENTS AMOUNT FINANCED

THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$50,000

09-25-59

DATE FINAL PAYMENT DUE

The words "you" and "your" refer to Martgagee. The words "I," "me" and "my" refer to all Martgagors indebted on the note secured by this martgage.

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 parcel and lot of land situate and lying in the County of Greenville, and the township of Bates, state of South Carolina, Plat of Lot #1, registered office RMC. Greenville County;, and further described below:

Beginning at Iron Pin corner joining Joe Lee Ledbetter and private road, thence N36-56 W 68 feet to iron pin, thence N 49-09 W 181 feet to iron pin, thence N 07-38 W 37.4 feet to iron pin thence N 34-13 E 62 feet to iron pin, thence N 57-07 E 245 feet to iron pin, thence S 41-34 E 253 feet to iron pin, thence S 65-15 W 47.3 feet to iron pin, thence S 29-33 W 133 feet to iron pin, thence S 58-43 W 136 feet to point of beginning, Rights of way granted to property thur private road described on plat.

Derivation is as follows: Deed Book 1104, Page 582, from Lewis Rochester and Geneva Rochester dated: June 12, 1979.

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

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 colfected in the same manner as any other obligation secured by this martgage.

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;

both of the undersigned agrees that no extension at time or other variation of any obligation secured by this martigage will affect any other obligations under this martigage.

Each of the undersigned waives marisal rights, homestead exemption and all other exemptions under South Carolina law.

This martgage will extend, consolidate and renew any existing martgage you hold against me on the real estate described above.

Signed, Sealed, and Delivered

in the presence of

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Jenske Haake

+ William M. Richards

Linda & Richards 100

#2-#224G (1-73) - SOUTH CAROLINA