

REAL PROPERTY MORTGAGE BOOK 1571 PAGE 799 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Owings, Clinton B. Owings, Elizabeth 12 Twelve Oaks Terrace Greenville, S.C. 29615		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: P. O. Box 5758, Station B 46 Liberty Lane Pleasantburg Shopping Center Greenville, S.C. 29606			
LOAN NUMBER 19291533	DATE 6-2-82	DATE INTEREST CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 8-8-82	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 08	DATE FIRST PAYMENT DUE 7-8-82
AMOUNT OF FIRST PAYMENT \$ 320.00	AMOUNT OF OTHER PAYMENTS \$ 320.00	DATE FINAL PAYMENT DUE 6-8-92	TOTAL OF PAYMENTS \$ 38,400.00	AMOUNT FINANCED \$ 17,759.51	

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 tract of land, containing .2 acres, more or less situate, lying and being on the East side of Twelve Oaks Terrace, near the City of Greenville, County of Greenville, State of South Carolina, and having, according to a plat prepared by J. C. Hill, dated July 7, 1955, revised September 13, 1959, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book HHH at page 21, the following metes and bounds: Beginning at an iron pin at the Northeastern corner of property now or formerly of William R. Grant and Glenna and running thence N. 34-02 W. 87.8 feet to an iron pin; thence, S. 23-40 W. 218.7 feet to an iron pin; thence, with the line of the aforesaid property now or formerly of Grant N. 46-45 E. 186.9 feet to the point of beginning/ This is the same property conveyed to the Grantor herein as shown by deed of John W. Ellithrope and Dorothy N. Ellithrope, dated June 23, 1964, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 752 at page 437. Together with all right, title, and interest of the Grantor herein in and to a right of way for ingress to and egress from the premises herein described and Twelve Oaks Terrace, being the identical easement conveyed to the Grantor herein

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.

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

Susan A. Roper
(Witness)

Charles H. Sisk
(Witness)

Clinton B. Owings (LS)
Clinton B. Owings

Elizabeth J. Owings (LS)
Elizabeth Owings