

THE STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Robert B. Miller and Sheila H. Miller  
of the county of Greenville, State of South Carolina, hereinafter called the Mortgagors, send greeting:

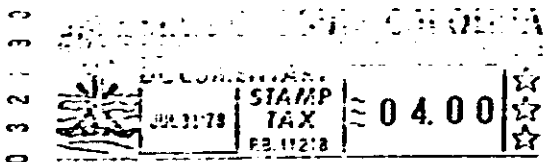
WHEREAS, the said Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of South Carolina hereinafter called the Mortgagee, and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date herewith, by which the Mortgagee is obligated to make loans and advances up to \$10,000.00, hereinafter referred to as the "Line of Credit," which shall be made pursuant to the provisions of the South Carolina Consumer Protection Code, and all other obligations of Mortgagors under the terms and provisions of this Mortgage, it being hereby expressly agreed that upon default in the performance of any of the requirements herein contained as to taxes or insurance or of any of the other conditions hereof, the Mortgagee shall have the right to declare the entire unpaid balance due under the said Agreement to be immediately due and owing, and to proceed, without notice, to enforce the collection of same as provided therein, together with a reasonable attorney's fee for any litigation concerning the debt, and all other amounts secured hereby:

NOW KNOW ALL MEN That the 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, to the Mortgagee, and also in consideration of the further sum of TEN DOLLARS to the Mortgagors in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real property:

All that certain piece, parcel, or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, in the town of Simpsonville, on the eastern side of Delmar Drive, being shown and designated as Lot No. 34 on a plat of Brentwood Subdivision, Section II, made by Piedmont Engineers and Architects, Surveyors, recorded in the R.H.C. Office for Greenville County in Plat Book 4 R at page 5, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Delmar Drive at the joint front corner of Lots Nos. 35 and 34 and running thence along the common line of said lots, S. 54-00 W. 150 feet to an iron pin; thence along the rear line of Lots Nos. 26 and 27, S. 36-00 E. 105 feet to an iron pin; thence along the common line of Lots Nos. 33 and 34, N. 54-00 E. 150 feet to an iron pin on Delmar Drive; thence along Delmar Drive, N. 36-00 W. to an iron pin, the beginning corner.

The above is the identical property conveyed to the Mortgagors herein by Deed of Ronald H. York and Sylvia B. York, dated July 27th, 1974, recorded July 30th, 1974, in Volume 1003, page 801, in the R.H.C. Office for Greenville, County, South Carolina.



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

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

And the Mortgagors do hereby bind themselves to WARRANT AND FOREVER DEFEND all and singular the said premises unto the Mortgagee from and against themselves and all other persons lawfully claiming or to claim the same or any part thereof.

PROVIDED, ALWAYS, that if the Mortgagors shall well and truly pay unto the Mortgagee all sums of money evidenced by the aforementioned Agreement, or any and all future advances which Mortgagee shall make to Mortgagors under said Agreement up to the maximum amount shown as the Line of Credit, and shall pay the taxes, insurance premiums and other amounts herein mentioned at the time and in the manner specified in said Note and herein, then these presents and the estate hereby granted shall cease, determine and be void, and thereupon the satisfaction and discharge of this instrument may be completed and executed by the duly appointed and acting manager of the Mortgagee.

And the Mortgagors, for themselves and for their heirs and assigns, hereby covenant with the Mortgagee as follows:

1. That the Mortgagors shall insure the mortgaged buildings against such hazards, in such amounts and with such carriers as may be approved by the Mortgagee, and shall assign the policy or policies of insurance to the Mortgagee, and in case they shall at any time fail or neglect so to do, then the Mortgagee may cause the same to be insured in its name, or as interests may appear, and reimburse itself for the premiums and expenses of such insurance, with interest thereon at the maximum legal rate payable on the next succeeding instalment date fixed in said Note, and the same shall stand secured by this mortgage.
2. That the Mortgagors shall pay, as the same may become due, all taxes by whatsoever authority legally imposed on the property hereby mortgaged, and in case they shall at any time neglect or fail so to do, then the Mortgagee may pay such taxes, and reimburse itself for the same with interest thereon at the maximum legal rate, payable on the next billing date established by such Agreement, and that the same shall stand secured by this mortgage.
3. That upon default in the payment of any Scheduled Monthly Payment in accordance with the terms of said Agreement of said Note, or of any insurance premium, taxes or assessments or in the performance of any of the requirements contained in said Note, or of any of the conditions of this mortgage, then the Mortgagee shall have the right to declare the entire amount of the debt secured hereby to be immediately due and payable, and to proceed without notice to enforce the collection of the same, together with interest, reasonable attorney's fees not in excess of 15% of the unpaid balance of the revolving loan account secured hereby and all other amounts secured hereby or permitted by law.
4. The holder of this mortgage, in any action to foreclose the same, shall be entitled, without regard to the value of the mortgaged premises, or the adequacy of any security for the mortgage debt, to the appointment of a receiver of the rents and profits of the mortgaged premises, and such rents and profits are hereby, in the event of any default in the payment of said Agreement according to its terms, assigned to the holder of this mortgage.
5. The covenants herein contained shall bind and the benefits shall inure to the respective heirs, executors, administrators, successors and assigns of the parties hereto.

If there be only one mortgagor, all plural words herein referring to Mortgagors shall be construed in the singular.

IN WITNESS WHEREOF the said Mortgagors have hereunto set their hands and seals on July 25, 1978.

Signed, sealed and Delivered in the Presence of: Robert B. Miller (I.S.)

Sheila H. Miller (I.S.)

ACKNOWLEDGMENT  
Sheila H. Miller

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville

PERSONALLY appeared before me Betty B. Donnellis and made oath that she saw the within named Robert B. Miller and Sheila H. Miller

sign, seal and as their act and deed deliver the within written mortgage, and that deponent with Charles J. Phipps witnessed the execution thereof.

SWORN to before me this 25th day of July, 1978

Betty B. Donnellis (I.S.)  
Notary Public in and for South Carolina

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