

REAL PROPERTY MORTGAGE

BOOK 1538 PAGE 421 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Charles E. Ginther Jr. Melissa Ann Ginther 33 Rawood Drive Travelers Rest, S.C. 29690		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER 28518	DATE 4-7-81	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 4-14-81	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 14	DATE FIRST PAYMENT DUE 5-14-81
AMOUNT OF FIRST PAYMENT \$ 166.00	AMOUNT OF OTHER PAYMENTS \$ 166.00	DATE FINAL PAYMENT DUE 4-14-91	TOTAL OF PAYMENTS \$ 19920.00	AMOUNT FINANCED \$ 9551.34	

FILED
 GREENVILLE CO. S.C.
 APR 15 12 03 PM '81
 DONNIE S. TANKERSLEY
 R.M.C.

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 piece, parcel or lot of land together with all buildings and improvements thereon, situate, lying and being on the western side of Rawood Drive in the County of Greenville, State of South Carolina, beingshown and designated as Lot No. 33 on a plat of SUNNY SLOPES, SECTION I, dated February 8, 1971, made by C. O. Riddle, Surveyor, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-R at Page 3, reference to which is hereby craved for the metes and bounds thereof.

The above property is the same property conveyed to Eddy Sammons and Clara K. Sammons by deed of Brown Enterprises of S.C., Inc. recorded December 22, 1975 in Deed Book 1029 at Page 236 and is hereby conveyed subject to all rights of way, easements, conditions, public road and restrictive to all covenants reserved on plat and other instruments of public record and actually existing on the ground affecting said property. DERIVATION: Deed Book 1106, Page 86, Eddy Sammons and Clara K. Sammons dated July 3, 1979. ALSO KNOWN AS 33 RAWOOD DRIVE, TRAVELERS REST, S.C.

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

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.

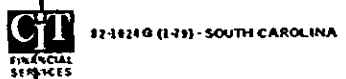
Each of the undersigned waives marital rights, homestead exemption and all other exemptions under South Carolina law.

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

[Handwritten signatures of witnesses]

Charles E. Ginther Jr. (RS)
 CHARLES E. GINTHER JR.
Melissa Ann Ginther (RS)
 MELISSA ANN GINTHER



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