

NAMES AND ADDRESSES OF ALL MORTGAGORS William H. Rivers Dorsa C. Rivers 412 Darlington Avenue Greenville, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5753 Station B Greenville, S.C. 29606		
LOAN NUMBER 28553	DATE 5-5-81	NUMBER OF PAYMENTS 96	DATE DUE EACH MONTH 12	DATE FIRST PAYMENT DUE 6-12-81
AMOUNT OF FIRST PAYMENT \$ 178.00	AMOUNT OF OTHER PAYMENTS \$ 178.00	DATE FINAL PAYMENT DUE 5-12-89	TOTAL OF PAYMENTS \$ 17028.00	AMOUNT FINANCED \$ 9024.90

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.

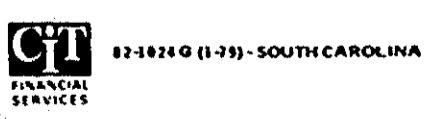
To secure payment of a note which I signed today promising to pay you the above Total of Payments and to secure all my other and future obligations to you, the Maximum Outstanding at any given time not to exceed the amount stated above, each of the undersigned grants, bargains, sells and releases to 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 certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the southeasterly side of Darlington Avenue, near the City of Greenville, South Carolina, being shown as Lot No. 22 on plat of the property of Ethel Y. Perry Estate as recorded in the RMC Office for Greenville County, South Carolina in Plat Book Q, page 24, and having according to a survey made by R. W. Dalton, dated April, 1959, the following metes and bounds, to-wit: Beginning at an iron pin on the southeasterly side of Darlington Avenue at a point 330 feet northeast of the easterly corner of the intersection of Darlington Avenue and Berkley Avenue, said pin being the joint corner of Lots 22 and 23, and running thence with the joint line of said lots S. 47-40 E. 131 feet to an iron pin; thence with the rear line of Lot No. 7 N. 43-0 E. 60 feet to an iron pin, joint rear corner of Lots 21 and 22; thence with the joint line of said lots N. 47-40 W. 131 feet to an iron pin on the southeasterly side of Darlington Avenue; thence along the southeasterly side of Darlington Avenue S. 43-0 W 60 feet the point of beginning. Derivation: Deed Book 622, Page 344 Bailey - Brazell Construction Co., Inc. 4/27/59. ALSO KNOWN AS 412 DARLINGTON AVENUE, GREENVILLE, SOUTH CAROLINA.

- 10 If I pay the note secured by this mortgage according to its terms this mortgage will become null and void.
- 11 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.
- 12 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.
- 13 I will pay all expenses you incur in enforcing any security interest, including reasonable attorney's fees as permitted by law.
- 14 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.
- 15 Each of the undersigned waives marital rights, homestead exemption and all other exemptions under South Carolina law.
- 16 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
Dennie S. Tankersley
 (Witness)
Dorsa C. Rivers
 (Witness)

William H. Rivers (L.S.)
 WILLIAM H. RIVERS
Dorsa C. Rivers (L.S.)
 DORSA C. RIVERS



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