MORTGAGE

CREENVILLED S. C. COUNTY OF Greenville FEB 20) CO S. C.

DOWNIE S. 14NL ... ROUTH M. O'Shea and Joyce B. O'Shea

ann: 1595 FAGE 971

of the County of Greenville

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State of South Carolina, hereafter called "Mortgagors", send greeting:

WHEREAS, the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of SOUTH CAROLINA, hereafter called "Mortgagee", and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date with this Mortgage, by which Mortgagee is obligated to make loans and advances up to \$ 13,650,00 hereinafter referred to as the "Line of Credit," which shall be made pursuant to the provisions of the South Carolina Consumer Protection Code (CPC), and all other obligations of Mortgagors under the terms and provisions of this Mortgage, it being hereby expressly agreed that upon default in the payment of the Agreement or of any charge in connection with the Mortgage, or of insurance premiums, taxes or assessments or in the performance of any of the requirements as to taxes or insurance or of any of the other conditions contained in the Mortgage. Mortgagee, subject to the provisions of the South Carolina CPC with respect to default and the right to cure the default, shall have the right to declare the entire Unpaid Principal Balance (hereafter referred to as the "Unpaid Balance") due under the Agreement to be immediately due and owing, and to proceed to enforce the collection of the Agreement together with a reasonable attorney's fee up to 15% of the Unpaid Balance for any litigation concerning the debt, and all other amounts secured hereby:

NOW KNOW ALL MEN That 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, and also in consideration of the further sum of TEN DOLLARS to Mortgagors in hand well and truly paid by Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged in this instrument, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto Mortgagee, its successors and assigns, the real property situated in the County of Greenville. State of South Carolina (hereafter described as the "Property") and described as follows:

ALL that certain piece, parcel, or lot of land, situate, lying and being on the southeastern side of Altacrest Drive, in the County of Greenville, State of South Carolina, being shown and designated as Lot 60 on a Plat of Ext. of BROOKFOREST, recorded in the R.M.C. Office for Greenville County in Plat Book QQ, at page 17, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southeastern side of Altacrest Drive, joint front corner of Lots 60 and 61, and running thence along the common line of said Lots S 37-11 E 140.0 feet to an iron pin; thence S 52-49 W 75.0 feet to an iron pin; thence along the common line of Lots 59 and 60 N 37-11 W 140.0 feet to an iron pin on the southeastern side of Altacrest Drive; thence along the said Drive N 52-49 E 75.0 feet to the point of beginning.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above described property.

This is the same property conveyed to the Grantor herein by deed of Phyllis R. Cannon dated April 23, 1974 and recorded in the R. M. C. Office for Greenville County in Deed Book 997, at Page 683.

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. (j. 1980.) (1486)#198**2**