

REAL PROPERTY MORTGAGE

BOOK 1597 PAGE 976 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS David Kay Lois P. Kay Route 2 Duncan Road Travelers Rest, S.C. 29689			MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER	DATE	DATE AND TIME CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE	
29365	3-14-83	3-14-83	84	14	4-14-83	
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED		
\$ 298.00	\$ 298.00	3-14-90	\$ 25032.00	\$ 14178.44		

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 lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being shown and designated as a 3.9 acre tract on a plat of Property of Bertie W. Hix, recorded in Plat Book \_\_\_\_\_ at Page \_\_\_\_\_, in the R.M.C. Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in the center of Duncan Road, said point being 380 feet south of Lindsey Lake Road, and running thence with the line of property of Farr S. 41-45 E. 355.5 feet to a point; thence continuing S. 52-30 E. 376 feet to a point; thence running S. 70-37 W. 389.9 feet to a point; thence running N. 22-17 W. 180.7 feet to a point; thence running S. 75-24 W. 219.5 feet to a point in the center of Duncan Road; thence running with center of Duncan Road, N. 12-32 E. 524.1 feet to the point of BEGINNING.

THIS is a portion of the Estate of Bertie W. Hix as shown in the records of the Probate Court for Greenville County, at Apartment 1668, file 1.

DER - Deal Beck 1184, Page 318, Andy H. Fair, et al - 3/15/83 Continue Next Page

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

*John R. Griffin, Jr.*  
(Witness)  
*Vernon J. Tate, Jr.*  
(Witness)

*David R. Kay* (L.S.)  
DAVID KAY  
*Lois P. Kay* (L.S.)  
LOIS P. KAY

CT FINANCIAL SERVICES 82-1824 G (1-79) - SOUTH CAROLINA

(CONTINUED ON NEXT PAGE)

4328-RV-21