

REAL PROPERTY MORTGAGE

NAMES AND ADDRESSES OF ALL MORTGAGORS James E. Williams, Jr. Geraldine Williams 101 Fourth Day Street Piedmont, S.C. 29673		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. VOL 1681 PAGE 615 ADDRESS: 46 Liberty Lane PO Box 5758 Station B Greenville, S.C. 29606	
LOAN NUMBER	DATE	DATE OF TRANSACTION	DATE FIRST PAYMENT DUE
29895	Sept 14, 1981	Sept 19, 1981	10-19-81
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	TOTAL OF PAYMENTS	AMOUNT FINANCED
\$ 272.00	\$ 272.00	\$ 32640.00	\$ 16087.60

THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$ 50,000.00

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.

MORTGAGE OF REAL ESTATE

To secure payment of a note which I signed today promising to pay you the above Amount Financed together with a finance charge 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 piece, parcel or lot of land situate, lying and being on the northern side of Fourth Day Street near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 62 as shown on a plat of Canterbury Subdivision, Section I, prepared by Reaner Engineering Co., Inc, dated March 22, 1972, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-N at page 69, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the northern side of Fourth Day Street at the joint front corner of Lots Nos. 62 and 63 and running thence with the line of Lot No. 63 N. 00-19-28 W. 132.10 feet to an iron pin; thence N. 82-43-10 E. 74.47 feet to an iron pin; thence S. 12-52-00 E. 125 feet to an iron pin on the northern side of Fourth Day Street; thence with the line of Fourth Day Street S. 77-08-00 W. 55 feet to an iron pin; thence with the curve of the northern side of Fourth Day Street, the chord of which is S. 81-04-45 W. 47.92 feet to the point of beginning.

PAYMENT OF OBLIGATIONS DERIVATION: 1024-967- James W. Cobb, Jr., et al. - 9-30-75.

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

TAXES - LIENS - INSURANCE Also known as 101 Fourth Day Street, Piedmont, SC

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate, whether superior or inferior to the lien of this mortgage, 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 a finance charge at the rate set forth on the note then secured by this mortgage, if permitted by law, if not, 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.

DEFAULT

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 entire unpaid amount financed and accrued and unpaid finance charge, 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.

EXTENSIONS AND MODIFICATIONS

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.

WAIVER OF EXEMPTIONS

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

Sha Beach

(Witness)

James E. Williams, Jr.

James E. Williams, Jr. (LS)

Uenew J. Tate, Jr.

(Witness)

Geraldine Williams

Geraldine Williams (LS)