

REAL PROPERTY MORTGAGE

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NAMES AND ADDRESSES OF ALL MORTGAGORS Carl Donald Bailey Frances F. Bailey 106 Todd Circle Simpsonville, S.C. 29681		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane Pleasantburg Shopping Center PO Box 575 ^a Sta. B Greenville, S.C. 29606			
LOAN NUMBER	DATE	RATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
29957	11-13-84	11-19-84	120	19	12-19-84
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 248.94	\$ 248.94	11-19-94	\$ 29872.80	\$ 15000.14	

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 in the County of Greenville, State of South Carolina, situate, lying and being on the souther side of Todd Circle and being known and designated as Lot No. 14 of Roland Heights Subdivision, plat of which is recorded in the Rmc Office for Greenville County in Plat Book S, at page 34, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This conveyance is subject to all restrictions, set-back lines, roadways, zoning ordinances, easements and rights of way appearing on the property and/or record.

This is the same property as that conveyed to the grantors herein by deed dated April 1, 1974 in the Rmc Office for Greenville County in Deed Book 996 at page 366. Derivation: deed Book 1037, Page 926, From Henry L. Wright, Jr. and Delaine L. Wright dated June 14, 1976.

TAXES - LIENS - INSURANCE

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

Shan Roach
(Witness)
Jimmy B. Jones
(Witness)

Carl Donald Bailey (LS.)
CARL DONALD BAILEY
Frances F. Bailey (LS.)
FRANCES BAILEY