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THE STATE OF SOUTH CAROLINA CONTROL STANKERS LEY

TO ALL WHOM THESE PRISENTS MAY CONCERN: Jack D. Howell and Peggy H. Howell

of the county of Greenville State of South Carolina, hereinafter called the Mortgagors, send greeting:

WHEREAS, the said Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors, and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date herewith by which the Mortgagors is obligated to make the provided to the mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of Greenville, SC hereinafter called the Mortgagors are justly indebted to BENEFICIA

hereinafter called the Mortgagee, and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date herewith, by which the Mortgagee is obligated to make loans and advances up to \$ 10,000.00, hereinafter referred to as the "Line of Credit," which shall be made pursuant to the provisions of the South Carolina Consumer Protection Code, 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 said Agreement or of any charge in connection therewith, or of insurance premiums, taxes or assessments or in the performance of any of the requirements herein contained as to taxes or insurance or of any of the other conditions hereof, the Mortgagee shall have the right to declare the entire unpaid balance due under the said Agreement to be immediately due and owing, and to proceed, without notice, to enforce the collection of same as provided therein, together with a reasonable attorney's fee for any litigation concerning the debt, and all other amounts secured hereby:

NOW KNOW ALL MEN That the 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, to the Mortgagee, and also in consideration of the further sum of THREE DOLLARS to the Mortgagors in hand well and truly paid by the Mortgagee at and before the scaling of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real property:

"411 that certain piece, parcel or lot of land, together with the improvements thereon, situate, lying and being in the state of South Carolina, County of Greenville, in the Town of Simpsenville, lying on the North side of Poinsettia Drive, and shown as Lot No. 119 on a plat of Poinsettia, Section 3 recorded in Plat Book "PPD" at page 111 prepared by Piedmont Engineers & Architects dated July 15, 1967 and revised on July 23, 1967.

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