REAL ESTATE MORTGAGE

2001 1508 PAGE 528

THE STATE OF SOUTH CAROLINA COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jean Claude Girard And Jacqueline C. Girard

WHEREAS, the said Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of South Carolina 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 \$ 9,000,00 , 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 TEN 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:

"ALL that certain piece, parcel or lot of land, together with the improvements thereon, sit ate, lying and being in the State of South Jarolina, County of Greenville on the Southeast side of Flackenridge Drive being shown as Lot No. 16 on a plat of Eastgate Village, recorded in plat book "LX" at page 31; being the property conveyed to the mortgagers by deed of Mount raris Healty dated Sept. 22 1976 and recorded in deed book 10h3 at page 309.