[· BON 1520 PLOS ES ORIGINAL Y MORTGAGE NAMES AND ADDRESSES OF ALL MORTGAGORS 3 ORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. William O. Waldrop LADDRESS: 46 Liberty Lane Vicky Waldrop P.O.Box 5758 Station B 202 Nicholas Drive Greenville, S..C. 29606 Greenville, S.C. 29611 LOAN NUMBER NUMBER OF PAYMENTS DATE FIRST PAYMENT DUE DATE 12-25-80 <u> 28359</u> <u> 11-19-80</u> DATE FINAL PAYMENT DUE 11-25-87 AMOUNT OF FEST PAYMENT 145.00 AMOUNT OF OTHER PAYMENTS

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 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, known and designated as Lot No. 12, Nicholas Drive, Block D, Hughes Heights Sudbivision, as shown on a plat thereof, of record in the R.M.C. Office for GreenvilleCounty, South Carolina, in Plat Book GG, at page 122, reference to said plat being craved for a metes and bounds description thereof.

This conveyance is made subject to any restrictions, easements or right of way which may affect the property hereinabove described.

Derivation is as follows: Deed Book 943, Page 438 - Neil Wayne Duncan 5-16-72.

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

E 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 fien 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 ofter you send the notice but default on a future payment by failing to pay an 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 held against me on the real estate described above.

Signed, Sealed, and Delivered

in the presence of

William O. Waldy WILLIAM O WALDROP

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