BOOK 1572 PAGE 784 ORIGINAL MAKES AND ADDRESSES OF AL MORTGAGORS MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. FILED Charles H. Cagle 46 Liberty Lane ADDRESS: Carolyn A. Cagle P.O.Box 5758 Station B 13 Deercreek Drive Greenville S.C. 29606 Piedmont, S.C. NUMBER OF PAYMENTS DATE DUE EACH MONTH DATE FIRST PAYMENT DUE LOAN NUMBER 7-18-82 6-14-82 60 29105 AMOUNT FINANCED TOTAL OF PAYMENTS AMOUNT OF OTHER PAYMENTS DATE FINAL PAYMENT DUE AMOUNT OF FIRST PAYMENT \$ 17640.00 294,00 294,00

THIS MORTGAGE SECURES FUTURE ADVANCES -- MAXIMUM OUTSTANDING \$50,000

The words "you" and "your" refer to Martgagee. The words "I," "me" and "my" refer to all Martgagors indebted on the note secured by this martgage.

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 Greenviile

All that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown as Lot 13 on plat of Valleybrook recorded in Plat Book 4N at page 60, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Dreek Creek Drive at joint front corners of Lots 12 and 13, and running thence with Lot 12, N. 84-37 W. 110.6 feet to an iron pin; thence N. 24-11 E. 130 feet to an iron pin; thence with line of Lot 14, S. 65-49 E. 130 feet to an iron pin on Deer Creek Drive; thence with said Drive, S. 24-11 W. 40 feet to an iron pin; thence along the turnaround of Deer Creek Drive, S. 49-10 W. 60 feet to the beginning corner; this being the same property conveyed to the Grantor by Frank P. McGowan, Jr., as Waster for Greenville County by deed dated July 22, 1974 and recorded in the R.M.C. Office for Greenville County in Deed Book 1003 at page 403. This conveyance is made subject to any reservation, restrictions, easments or rights of way on the recorded plat, that appear of record or that are or the premises. Derv: Deed Book 1015, Page 904, First Federal Savings and Loan Association of Greenville, S.C. dated March 24, 1975, Also known as 12 Deercreek Drive, Piedmont, S.C.

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

I 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 land 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 lien 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 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 full amount I owe, less any charges which you have not eyet 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 martgage will extend, consolidate and renew any existing martgage you hold against me on the real estate described above.

Signed, Sealed, and Delivered

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