

BOOK 1588 PAGE 823 ORIGINAL

REAL PROPERTY MORTGAGE						
NAMES AND ADDRESSES OF ALL MORTGAGORS		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.				
Robert A. McDowell Renee McDowell 14 Valley View Lane Greenville, S.C. 29605		ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606				
LOAN NUMBER 29292	DATE 12-9-82	DATE FINANCING COMMENCED TO ACCELE 12-14-82	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 14	DATE FIRST PAYMENT DUE 1-14-83	
AMOUNT OF FIRST PAYMENT \$ 214.00	AMOUNT OF OTHER PAYMENTS \$ 214.00	DATE FINAL PAYMENT DUE 12-14-92	TOTAL OF PAYMENTS \$ 25680.00	AMOUNT FINANCED \$ 11876.67		

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

The words "you" and "your" refer to Mortgagor. 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 lot of land in the State of South Carolina, County of Greenville being known and designated as Lot No. 51 on a plat of Sylvan Hills Subdivision recorded in Plat Book S at Page 103 and having, according to said plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the northerly edge of Valley View Lane and running thence along said Lane S. 84-24 W. 56 feet to an iron pin; thence, along the curve of the intersection of Valley View Lane and Morningside Drive, N. 5012 W. 28 feet to an iron pin on the easterly edge of Morningside Drive, thence along said drive N. 4-32 W. 130.2 feet to an iron pin, thence N. 84-24 E. 73 feet to an iron pin, thence S. 5-36 E. 150 feet to the point of beginning.

Derivation: Deed Book 968, Page 598 Joseph H Cunningham, Jr, dated 3-1-73.

Also known as 14 Valley View Lane, Greenville, 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 sum 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 yet earned, will become due, if you desire, without your advising me.

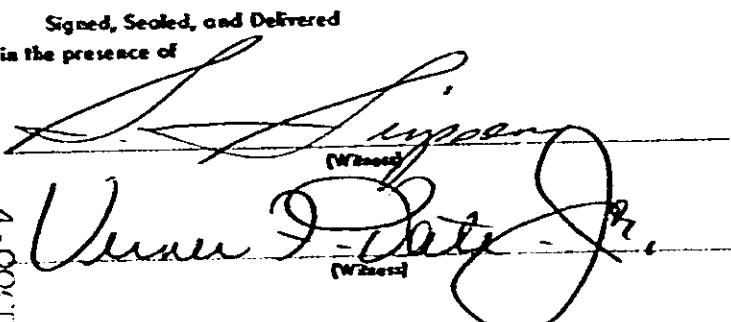
I will pay all expenses you incur in enforcing any security interest, including reasonable attorney's fees as permitted by law.

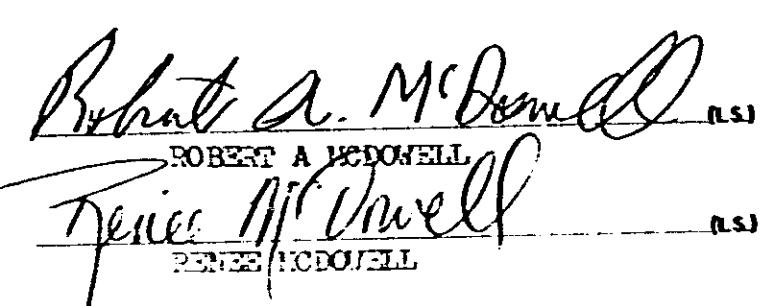
Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

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 hold against me on the real estate described above.

Signed, Sealed, and Delivered
in the presence of


Robert A. McDowell
(Signature)
(Witness)


ROBERT A. McDOWELL
(Signature)
RENEE McDOWELL
(Signature)



82-18240 (1-79) - SOUTH CAROLINA

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