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MORTOMORY 10 57 14 183

COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THE STATE OF SOUTH CAROLINA

Nicky T. Jones

of the County of...

Greenville

"State of South Carolina, bereafter cailed "Mortgagors", send greeting:

869x1603 PASE492

WHEREAS, the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of SOUTH CAROLINA, hereafter called "Mortgagee", and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date with this Mortgage, by which 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 (CPC), 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 the Agreement or of any charge in connection with the Mortgage, or of insurance premiums, taxes or assessments or in the performance of any of the requirements as to taxes or insurance or of any of the other conditions contained in the Mortgage. Mortgagee, subject to the provisions of the South Carolina CPC with respect to default and the right to cure the default, shall have the right to declare the entire Unpaid Principal Balance (hereafter referred to as the "Unpaid Balance") due under the Agreement to be immediately due and oving, and to proceed to enforce the collection of the Agreement together with a reasonable attorney's fee up to 15% of the Unpaid Balance for any litigation concerning the debt, and all other amounts secured hereby:

NOW KNOW ALL MEN That 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, and also in consideration of the further sum of TEN DOLLARS to Mortgagors in hand well and truly paid by Mortgagore at and before the sealing of these presents, the receipt whereof is hereby acknowledged in this instrument, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto Mortgagore, its successors and assigns, the real property situated in the County of Grenville..., State of South Carolina (hereafter described as the "Property") and described as follows:

ALL that piece, parcel or lot of land situate, lying and being on the Southerly side of Milton Drive near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 61 of a subdivision known as Sylvan Hills, plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book S at page 103 and having such metes and bounds as appear on said plat.

This is the same property conveyed to Nicky T. Jones and Sadie C. Jones by deed of James Stevens Estes dated August 8, 1972, and recorded on August 9, 1972, in the Greenville County R.M.C. Office in Deed Book 951, at Page 343.

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