

DEC 13 1972

247824



DEED PROPERTY MORTGAGE

RECORDING FEE PAID \$ 12.80

ORIGINAL

NAME AND ADDRESS OF THE MORTGAGOR Jerry W. Whitesides Winona E. Whitesides 107 Hookmont Road Greenville, S.C.		MORTGAGOR ELIZABETH RIDDLE Greenville, S.C.		CITY FINANCIAL SERVICES, INC. 46 Liberty Lane P. O. Box 5758, Sta. B Greenville, S.C.	
LOAN NUMBER	DATE	DATE FIRST PAYMENT DUE	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
	12/6/72	12/26/72	120	26th	1/26/73
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 107.00	\$ 107.00	12/26/88	\$ 12,840.00	\$ 7552.95	
FINANCE CHARGE \$ 5287.05			ANNUAL PERCENTAGE RATE 11.69 %		

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THIS MORTGAGE SECURES FUTURE ADVANCES -- MAXIMUM OUTSTANDING \$20,000

NOTE: NOW, KNOW ALL MEN, that Mortgagor (or, if more than one, to sever payment of a Promissory Note of even date from Mortgagor to C.I.T. Financial Services, (hereafter "Mortgagee") in the above Total of Payments and all future and other obligations of Mortgagor to Mortgagee, the Maximum Outstanding at any given time not to exceed said amount stated above, hereby grants, bargains, sells, and releases to Mortgagee, its successors and assigns, the following described real estate together with all present and future improvements thereon situated in South Carolina, County of Greenville

All that certain piece, parcel or lot of land with the buildings and improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 151, Section III, Lake Forest, as per plat thereof, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "00", at page 77. Said lot having such notes and bounds as shown thereon.

TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever.

If Mortgagor shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, assessments, obligations and any charges whatsoever against the above described real estate and all sums due under any prior encumbrances against said real estate. Mortgagor also agrees to maintain insurance on the above described real estate in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor and in default thereof Mortgagee may, but is not obligated to, effect said insurance in Mortgagee's own name.

If Mortgagee makes an expenditure for any tax, assessment, premium, covenant, prior mortgage or any charge whatsoever in connection with the above described real estate, such expenditure shall bear interest at the highest lawful rate if not prohibited by law, shall be a lien hereunder on the above described real estate, and may be enforced and collected in the same manner as the other debt hereby secured.

Upon any default, all obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, (I-we) have set (my-our) hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered
In the presence of

J. W. Chapman
Bernadette Foster

Jerry W. Whitesides (L.S.)
Winona E. Whitesides (L.S.)