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NAMES AND ADDRESSES OF ALL MORTGAGORS JIMMY RAY WATERS BETSY WATERS 15 Circle S., Taylors, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5753, S.H. B. 252 Greenville, S.C.			
LOAN NUMBER	DATE 7-2-73	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION <del>XXXXXX</del> 7-7-73	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 22nd	DATE FIRST PAYMENT DUE 8-22-73
AMOUNT OF FIRST PAYMENT \$ 63.00	AMOUNT OF OTHER PAYMENTS \$ 63.00	DATE FINAL PAYMENT DUE 7-22-78	TOTAL OF PAYMENTS \$ 3780.00	AMOUNT FINANCED \$ 2700.00	
FINANCE CHARGE \$ 1000.00		ANNUAL PERCENTAGE RATE 14.13 %			

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

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to C.I.T. Financial Services, Inc. (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 piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 23A on a plat of property of Jimmy Ray Waters and Betty Ann Waters dated October 21, 1970 by Carolina Surveying Company and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the northwestern side of Circle Drive (Hill Street) at the joint front corner of Lots 23 and 23A and running thence with the line of Lot No. 23, N. 37-23 W. 95 feet to an iron pin; thence N. 52-37 E. 72 feet to an iron pin; thence S. 37-23 E. 95 feet to an iron pin on the northwestern side of Circle Drive (Hill Street); thence with said Drive, S. 52-37 W. 72 feet to the point of beginning.  
 This is the same property conveyed to the grantors by deed recorded in the R.M.C. Office for Greenville County in Deed Book 853 at page 495.

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

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

Mortgagor agrees to pay all liens, taxes, assessments, obligations and any charges whatsoever against the above described any prior encumbrances against said real estate. Mortgagor also agrees to maintain insurance on the above described real estate to be satisfactory to Mortgagee in Mortgagee's favor and in default thereof Mortgagee may, but is not obligated to

if Mortgagee makes an expenditure for any lien, tax, assessment, premium, covenant, prior mortgage or an described real estate, such expenditure shall bear interest at the highest lawful rate if not prohibited by law, shall be enforceable 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.

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

*Paul F. Greer*  
 (Witness)

*Jimmy Ray Waters* (L.S.)  
 Jimmy Ray Waters  
*Betsy Waters* (L.S.)  
 Betsy Waters

