

NAMES AND ADDRESSES OF ALL MORTGAGORS Frank Shirley Jr. & Bernice Shirley 9 Maplecroft Street Greenville, SC 29609		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 10 West Stone Ave. Greenville, SC 29602			
LOAN NUMBER 28864	DATE 11/09/78	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 11/14/78	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 14	DATE FIRST PAYMENT DUE 12/14/78
AMOUNT OF FIRST PAYMENT \$ 196.00	AMOUNT OF OTHER PAYMENTS \$ 196.00	DATE FINAL PAYMENT DUE 11/14/88	TOTAL OF PAYMENTS \$ 23520.00	AMOUNT FINANCED \$ 11700.58	

THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$25,000

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to the above named 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 lot of land in Greenville County, State of South Carolina, in Chicks Springs Township, being shown as the Southern half of Lot No. 6 on the plat of Piedmont Book recorded in the R.M.C. Office for Greenville County in Plat Book P at page 220 and being more particularly described as follows:

BEGINNING At an iron pin on the Western side of Maple Creft Drive, formerly Maple Drive, at the joint front corner of Lots Nos. 5 and 6, and running thence with the line of Lot No. 5, N. 83-25 W. 225.08 feet to an iron pin; thence N. 6-42 E. 71 feet to a stake in center of rear line of Lot No. 6; thence through Lot No. 6, S. 83-25 E. 225 feet to a stake on the Western side of Maple Drive; thence along the Western side of Maple Drive, S. 6-15 W. 71 feet to the point of beginning Derivation is as Follows: Deed Book 993 at page 107, Conveyed to Bernice Shirley by Frank Shirley TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever.

Rec. 1-30-74. Jr.

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 the indebtedness as herein before provided.

Mortgagor agrees to pay all taxes, liens, assessments, obligations, prior encumbrances, and any charges whatsoever against the above described real estate as they become due. Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor.

If Mortgagor fails to make any of the above mentioned payments or fails to maintain satisfactory insurance, Mortgagee may, but is not obligated to, make such payments or effect such insurance in Mortgagee's own name, and such payments and such expenditures for insurance shall be due and payable to Mortgagee on demand, 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.

After Mortgagor has been in default for failure to make a required instalment for 10 days or more, Mortgagee may give notice to Mortgagor of his right to cure such default within 20 days after such notice is sent. If Mortgagor shall fail to cure such default in the manner stated in such notice, or if Mortgagor cures the default after such notice is sent but defaults with respect to a future instalment by failing to make payment when due, or if the prospect of payment, performance, or realization of collateral is significantly impaired, the entire balance, less credit for unearned charges, shall, at the option of Mortgagee, become due and payable, without notice or demand. Mortgagor agrees to pay all expenses incurred in realizing on any security interest including reasonable attorney's fees as permitted by law.

Mortgagor and Mortgagor's spouse hereby waive all marital rights, homestead exemption and any other exemption under South Carolina law.

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

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

Beverly Lassett (Witness)
Ed Courm (Witness)

Frank Shirley Jr. (LS.)
Bernice Shirley (LS.)