



BOOK 1456 PAGE 480 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS James B. Irvin Jr. Billie D. Irvin 216 Scarlett Street Greenville, South Carolina		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, South Carolina 29606			
LOAN NUMBER 27465	DATE 1-26-79	<small>ANNUAL FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN CLOSING TRANSACTION</small> 1-26-79	NUMBER OF PAYMENTS 60	DATE DUE EACH MONTH 28	DATE FIRST PAYMENT DUE 2-26-79
AMOUNT OF FIRST PAYMENT \$ 155.00	AMOUNT OF OTHER PAYMENTS \$ 155.00	DATE FINAL PAYMENT DUE 1-26-84	TOTAL OF PAYMENTS \$ 9300.00	AMOUNT FINANCED \$ 6373.87	

**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 piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot 220 on plat of Sherwood Forest, which plat is recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book "G", page 2 and 3, and having according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the westerly side of Scarlett Street (formerly Forest Green Road) joint front corner of Lots 219 and 220; running thence S. 83-02 W. 170 feet to an iron pin; thence N. 6-58 W. 75 feet to an iron pin; thence N. 83-02 E. 170 feet to an iron pin on Scarlett Street; thence along Scarlett Street S. 6-58 E. 75 feet to an iron pin, the point of beginning. This being the same property conveyed to James B. and Billie D. Irvin by deed dated 29th day October 1974 and recorded in the R.M.C. Office for Greenville County recorded on 30th day October 1964 in Deed Book 760 at page 523.

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.

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

Sandra Simpson (Witness)

Gay W. [Signature] (Witness)

JAMES B. IRVIN JR. (L.S.)

BILLIE D. IRVIN (L.S.)

