

BOOK 1495 58 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Victor D. Cubitt Katie L. Cubitt 211 YMCA Street Greenville, South Carolina		REAL PROPERTY MORTGAGE FILED FEB 7 1980		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606	
LOAN NUMBER 27983	DATE 2-4-80	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 2-8-80	NUMBER OF PAYMENTS 108	DATE DUE EACH MONTH 08	DATE FIRST PAYMENT DUE 3-8-80
AMOUNT OF FIRST PAYMENT \$ 153.00	AMOUNT OF OTHER PAYMENTS \$ 153.00	DATE FINAL PAYMENT DUE 2-8-89	TOTAL OF PAYMENTS \$ 16524.00	AMOUNT FINANCED \$ 8157.01	

THIS MORTGAGE SECURES FUTURE ADVANCES -- MAXIMUM OUTSTANDING \$50,000

The words "you" and "your" refer to Mortgagee. The words "I," "me" and "my" refer to all Mortgagors indebted on the note secured by this mortgage.

To secure payment of a note which I signed today promising to pay you the above Total of Payments and to secure all my other and future obligations to you, the Maximum Outstanding of any given time not to exceed the amount stated above, each of the undersigned grants, bargains, sells and releases to you the real estate described below and all present and future improvements on the real estate, which is located in South Carolina, County of **Greenville**

All that certain lot of land in Greenville Township, Greenville County, State of South Carolina, known and designated as Lot No. 10 of City View as shown on plat recorded in the RMC Office for Greenville County in Plat Book A, at Pages 460 and 461, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on YMCA Street, 100 feet from the southwest corner of Summitt Street and YMCA Street, and running thence along the line of Lot No. 9 N. 89½ S. 150 feet to an ten foot alley; thence along said alley, S. 0-30 W. 50 feet to an iron pin at corner of Lot No. 11; thence with line of Lot 11, S. 89½ E. 150 feet to an iron pin on YMCA Street; and thence with YMCA Street, N. 0-30 E. 50 feet to the beginning corner.

This conveyance is made subject to any and all existing reservation, easements, right of way zoning ordinances and restriction recorded plat or on the premises.

Derivation is as follows: Deed Book 1026, Page 495, Carolyn W. Lowe dated October 29, 1975.

If I pay the note secured by this mortgage according to its terms this mortgage will become null and void.

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate and maintain insurance on the real estate in your favor in a form and amount satisfactory to you. You may pay any such tax, lien, assessment, obligation, encumbrance or other charge or purchase such insurance in your own name, if I fail to do so. The amount you pay will be due and payable to you on demand, will bear interest at the highest lawful rate, will be an additional lien on the real estate and may be enforced and collected in the same manner as any other obligation secured by this mortgage.

If I am in default for failure to make a required payment for 10 days or more, you may send me a notice giving me 20 days to eliminate the default. If I do not eliminate the default in the manner stated in the notice, or if I eliminate the default after you send the notice but default on a future payment by failing to pay on schedule, or if my ability to repay my loan or the condition, value or protection of your rights in the collateral securing my loan is significantly impaired, then the full amount I owe, less any charges which you have not yet earned, will become due, if you desire, without your advising me.

I will pay all expenses you incur in enforcing any security interest, including reasonable attorney's fees as permitted by law.

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

Each of the undersigned waives marital rights, homestead exemption and all other exemptions under South Carolina law.

This mortgage will extend, consolidate and renew any existing mortgage you hold against me on the real estate described above.

Signed, Sealed, and Delivered
in the presence of

Sandra Simpson
(Witness)

J.W. Cope
(Witness)

Victor D. Cubitt (L.S.)
VICTOR D. CUBITT

Katie L. Cubitt (L.S.)
KATIE L. CUBITT