

REAL PROPERTY MORTGAGE

BOOK 1549 PAGE 708 ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS Spearman, Marvin D. Spearman, Brenda Rt. 2, Box 521 Simpsonville, S.C. 29681		AUG 11 DONNIE S. TANNERSLEY R.M.C.		MORTGAGEE: C.T. FINANCIAL SERVICES, INC. ADDRESS: 13TH West Stone Ave. Greenville, S.C. 29602	
LOAN NUMBER 30607	DATE 8-7-81	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 8-12-81	NUMBER OF PAYMENTS 84	DATE DUE EACH MONTH 12	DATE FIRST PAYMENT DUE 9-12-81
AMOUNT OF FIRST PAYMENT \$ 128.00	AMOUNT OF OTHER PAYMENTS \$ 128.00	DATE FINAL PAYMENT DUE 8-12-88	TOTAL OF PAYMENTS \$ 10,752.00	AMOUNT FINANCED \$ 6090.07	

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 at 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 piece, parcel or lot of land, with improvements thereon, situate lying and being in the County of Greenville, State of South Carolina and is known and designated as Lot No. 16 of a subdivision known as Lakeview Terrace, Section 1 and according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book 5U at Page 77, entitled "Property of Marvin D. Spearman and Brenda D. Spearman, has the following metes and bounds, to-wit: BEGINNING at an iron pin on the northeastern side of Frontage Rd. at the joint front corner of Lots Nos. 16 and 17 and running thence with the joint line of said lots N. 49-32 E., 247.0 Ft. to an iron pin; running thence S. 23-16 E., 104.7 Ft. to an iron pin at the joint rear corner of Lots Nos. 16 and 15; running thence with the joint line of said lots S. 49-32 W., 216.0 Ft. to an iron pin on the northeastern side of Frontage Rd.; running thence along the northeastern side of said rd. N. 40-28 W., 100 Ft. to an iron pin, point of beginning. This conveyance is made subject to all easements, conditions, covenants, restrictions and rights of way which are a matter of record and/ or actually existing on the ground affecting the above property. DERIVATION is as follows: Deed Book 1039, Page 253, From Jeff R. Richardson, Jr. dated July 7, 1976.

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

Valerie Miller  
(Witness)

Charles H. [Signature]  
(Witness)

Marvin D. Spearman (L.S.)

Brenda Spearman (L.S.)

C.T. FINANCIAL SERVICES  
12-1824 G (1-79) - SOUTH CAROLINA

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