



BOOK 1581 PAGE 277

ORIGINAL

NAMES AND ADDRESSES OF ALL MORTGAGORS James Hoyt Sentell, Jr. Patricia B. Sentell Route 1 Landrum, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 1171 Asheville Hwy. Spartanburg, S.C.			
LOAN NUMBER 10574523	DATE 9/20/82	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 9/24/82	NUMBER OF PAYMENTS 120	DATE DUE EACH MONTH 24	DATE FIRST PAYMENT DUE 10/24/82
AMOUNT OF FIRST PAYMENT \$ 226.00	AMOUNT OF OTHER PAYMENTS \$226.00	DATE FINAL PAYMENT DUE 9/24/92	TOTAL OF PAYMENTS \$27120.00	AMOUNT FINANCED \$12321.69	

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 those certain pieces, parcels or lots of land situate, lying and being on Mermaid Court in the County of Greenville, State of South Carolina, being known as Lots 1038, 1040, 1042 and 1044 on a plat of Jervey Sec. Lake Lanier Dev., Tryon, N.C., as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "G:", at Page 35, and being more particularly described on a plat of Property of James Hoyt Sentell, Jr. and Patricia B. Sentell made by Carolina Engineering and Surveying Company, December 11, 1968, recorded in the R.M.C. Office for Greenville County in Plat Book 222, at page 135, and having according to said plat the following metes and bounds, to-wit:

Beginning at a point on the southeastern side of West Lake Shore Drive at the curve of the intersection of said Drive and Mermaid Court and following curvature thereof, the chord of which is S. 55-10E 23.3 feet, to a point on the Western Side of Mermaid Court; thence running along said Mermaid Court S. 32-0E. 100 feet, to a point OIP; thence following the curvature of Mermaid Court, the cords of which are: S. 37-06 E. 13.3 feet, to an OIP; S. 25-50 E. 53 feet to a point; S. 5-25 E. 68 feet, to a point OIP; thence still following the curve of Mermaid Court, the chords of which are S. 36-0, W. 53.5 feet, to a point; \*\*SEE ATTACHED RIDER\*\*

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

Witness: Dennis Que

Witness: Tim Smith

James Hoyt Sentell, Jr. (L.S.)

Patricia B. Sentell (L.S.)



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