

THE STATE OF SOUTH CAROLINA
COUNTY OF Greenville

DEC 6 3 13 AM '82
JONNIE E. DANVERSLEY
R.M.C.

BOOK 1538 PAGE 25

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles W. Morris and Christine Simmons Morris
of the County of Greenville, State of South Carolina, hereafter called "Mortgagors", send greeting:

WHEREAS, the Mortgagors are justly indebted to BENEFICIAL FINANCE CO. of SOUTH CAROLINA, hereafter called "Mortgagee", and have executed a Revolving Loan Agreement, hereafter referred to as the "Agreement," of even date with this Mortgage, by which Mortgagee is obligated to make loans and advances up to \$ 19,500.00, hereinafter referred to as the "Line of Credit," which shall be made pursuant to the provisions of the South Carolina Consumer Protection Code (CPC), and all other obligations of Mortgagors under the terms and provisions of this Mortgage, it being hereby expressly agreed that upon default in the payment of the Agreement or of any charge in connection with the Mortgage, or of insurance premiums, taxes or assessments or in the performance of any of the requirements as to taxes or insurance or of any of the other conditions contained in the Mortgage, Mortgagee, subject to the provisions of the South Carolina CPC with respect to default and the right to cure the default, shall have the right to declare the entire Unpaid Principal Balance (hereafter referred to as the "Unpaid Balance") due under the Agreement to be immediately due and owing, and to proceed to enforce the collection of the Agreement together with a reasonable attorney's fee up to 15% of the Unpaid Balance for any litigation concerning the debt, and all other amounts secured hereby:

NOW KNOW ALL MEN That Mortgagors, in order better to secure the payment of the above mentioned Agreement in accordance with its terms, and all other sums mentioned therein or herein, and also in consideration of the further sum of TEN DOLLARS to Mortgagors in hand well and truly paid by Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged in this instrument, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto Mortgagee, its successors and assigns, the real property situated in the County of Greenville, State of South Carolina (hereafter described as the "Property") and described as follows:

ALL that parcel or lot of land with the improvements thereon, in Chick Springs Township of Greenville County, S. C. lying south of the State Park Road (also Batson Road) about four (4) miles east of the City of Greenville and near the Old Reid School property, being shown on a plat of property made for Clifton H. and Maude D. Simmons by C. O. Riddle, Surveyor, dated January, 1968, and having according to a more recent plat made by C. O. Riddle, dated October 1, 1979 entitled Property of Charles W. Morris and Christine S. Morris, recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-R at Page 29, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of County Road and runs thence S. 73-43 E. 417.5 feet to an iron pin; thence N. 16-17 W. 417.5 feet to an iron pin; thence N. 73-43 W. 417.5 feet to an iron pin in County Road; thence S. 16-17 W. 417.5 feet to the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of Clifton H. Simmons and Maude D. Simmons recorded in the RMC Office for Greenville County, S. C. in Deed Book 837 at Page 595 on February 14, 1968.

Together with all the mortgagors' easement and right of way for ingress and egress over and upon a strip of land 50 feet in width extending from State Park Road (also Batson Road) which road is to remain open at all times for the use and benefit of any person adjoining or abutting said road.

Together with all and singular the rights, members, hereditaments and appurtenances to the Property belonging or in any wise incident of appertaining.

TO HAVE AND TO HOLD all and singular the Property unto Mortgagee, its successors and assigns, forever.

BOOK