



NAMES AND ADDRESSES OF ALL MORTGAGORS Franklin William Craigo Betty Jean Craigo 111 Odor Circle Greenville, S.C.		MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 46 Liberty Lane P.O. Box 5758 Station B Greenville, S.C. 29606			
LOAN NUMBER 28263	DATE 9-11-80	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION 9-16-80	NUMBER OF PAYMENTS 96	DATE DUE EACH MONTH 16	DATE FIRST PAYMENT DUE 10-16-80
AMOUNT OF FIRST PAYMENT \$ 190.00	AMOUNT OF OTHER PAYMENTS \$ 190.00	DATE FINAL PAYMENT DUE 9-16-88	TOTAL OF PAYMENTS \$ 18240.00	AMOUNT FINANCED \$ 9633.32	

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 lying, being and situate in the County and State aforesaid, being known and designated as Lot 11, Block Y on plat of property surveyed and shown on Plat Book K, Page 342, in the R.M.C. Office for Greenville County as to size, metes and bounds. ALSO, a 20-foot strip on the eastern side of Lot 10, Block Y, of Riverside, the Plat of which is recorded in said R.M.C. Office in Plat Book K, Page 281, and more particularly describes as follows:

BEGINNING at the joint front corner No. 10 and 11, on Odor Circle, and running thence S. 10-15 W. 129 feet to an iron pin; thence N. 79-45 W. 20 feet to a point; thence N. 10-15 E. to the eastern boundary line of said Lot 10; thence S. 20-25 E. to the point of beginning. This being the same property conveyed to the Grantors herein by deed of Security Mortgage Investors on February 20, 1979, and recorded March 6, 1979 in the Office of the R.M.C. for Greenville County, S.C. in Deed Book 1097 at Page 888.

ALSO, all that piece, parcel, or lot of land lying, being and situate in the County and State aforesaid, shown as Lot 10, Block Y on a plat of Riverside Land Company, recorded in Plat Book K, at Page 281, fronting 71.5 feet on Chicora Avenue and running back to an alley. This being the same lot of land conveyed to the Grantors herein by deed of Marie Nolen McAllister on March 2, 1979, and recorded in the Office of the R.M.C. for Greenville County, S.C. in Deed Book 1097 at Page 888.

I will pay all taxes, fees, 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, fee, 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, S.C. Code Ann. § 29-5-10.

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 A. Simpson
(Witness)
Clarence P. Sawyer
(Witness)

Franklin William Craigo (RS)
FRANKLIN WILLIAM CRAIGO
Betty Jean Craigo (RS)
BETTY JEAN CRAIGO