22947 REAL PROPERTY MORTGAGE BOOK 1191 PAGE 601 ORIGINAL

MAY 21 1971

NAME AND ADDRESS OF MORTGAGOR(S)	MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY ADDRESS: 46 Liberty Lane Greenville, S. C.
Odell J. Smith Bessie R. Smith 1 Springbrook Dr. Ext. Greenville, S. C.	

LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	5/17/71	$6840.00	$1721.48	$200.00	$4918.52
NUMBER OF INSTALMENTS	**DATE DUE EACH MONTH**	**DATE FIRST INSTALMENT DUE**	**AMOUNT OF FIRST INSTALMENT**	**AMOUNT OF OTHER INSTALMENTS**	**DATE FINAL INSTALMENT DUE**
60	27	6/27/71	$114.00	$114.00	5/27/76

THIS MORTGAGE SECURES FUTURE ADVANCES—MAXIMUM OUTSTANDING $10,000.00

NOW, KNOW ALL MEN, that Mortgagor (all, if more than one), to secure payment of a Promissory Note of even date from Mortgagor to Universal C.I.T. Credit Company (hereafter "Mortgagee") in the above Total of Payments and all future advances from Mortgagee to Mortgagor, the Maximum Outstanding at any given time not to exceed said amount stated above, hereby grants, bargains, sells, and releases to Mortgagee, its successors and assigns, the following described real estate together with all improvements thereon situated in South Carolina, County of Greenville

All that piece, parcel or lot of land situate, lying and being in the State and County aforesaid, in Gantt Township, being known as and shown as Lot No. 4 on a plat entitled "Plat of Property of Albert Taylor" Gantt Township, Greenville, South Carolina dated October 15, 1954 by Terry T. Dill, Reg. C.E. & L. S. #104 and recorded in the RMC Office for Greenville County in Plat Book HH at page 173 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin, joint corner of Lots 4 and 9 at the west side of an unnamed street and running thence S. 0-38 E. 67.3 feet along said street to an iron pin, joint front corner of Lots Nos. 4 and 3; thence N. 86-35 W. 210 feet to an iron pin, joint rear corner of Lots 3 and 4; thence N. 0-38 W. 67.3 feet to an iron pin joint corner of Lots 4 and 7; thence S. 86-35 E. 210 feet to the point of beginning.

TO HAVE AND TO HOLD all and singular the premises described above unto the said Mortgagee, its successors and assigns forever.

If the Mortgagor shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, assessments and charges against the above-described premises.

Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to the Mortgagee in Mortgagee's favor, and in default thereof Mortgagee may, but is not obligated to, effect said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, lien, assessment, obligation, covenant, insurance premium, prior mortgage or any charge whatsoever in connection with the above described real estate shall be an additional lien secured by this mortgage with interest at the highest lawful rate if not prohibited by law, and may be enforced and collected in the same manner as the debt hereby secured.

All obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand, upon any default.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, we have set our hands and seals the day and year first above written.

Signed, Sealed, and Delivered
In the presence of

F. Walter Earle (Witness)

J. W. Chapman (Witness)

Odell J. Smith (L.S.)
Odell J. Smith

Bessie R. Smith (L.S.)
Bessie R. Smith

UNIVERSAL CIT LOANS 82-10248 (6-70) - SOUTH CAROLINA