

REAL PROPERTY MORTGAGE

BOOK 1233 PAGE 519

ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) Billy Joe Hines Mary Hines 13 First St. (Woodside) Greenville, S. C.		MORTGAGEE CIT Financial Services Corp 46 Liberty Lane Greenville, S. C.	
LOAN NUMBER 30009	DATE OF LOAN 5-10-72	AMOUNT OF MORTGAGE \$ 16,800.00	FINANCE CHARGE \$ 6917.64
NUMBER OF INSTALLMENTS 120	DATE DUE EACH MONTH 15	DATE FIRST INSTALLMENT DUE 6-15-72	AMOUNT OF FIRST INSTALLMENT \$ 140.00
		INITIAL CHARGE \$ none	CASH ADVANCE \$ 9882.36
		AMOUNT OF OTHER INSTALLMENTS \$ 140.00	DATE FINAL INSTALLMENT DUE 5-15-82

THIS MORTGAGE SECURES FUTURE ADVANCES—MAXIMUM OUTSTANDING \$20,000.00

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 certain piece, parcel or lot of land with buildings and improvements thereon situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 51 of Section A of a Plat recorded in the Greenville County EMC Office in Plat Pook W at page 111-117, and being further known as # 13 First Street, Woodside Mill Village and being the same property conveyed by Woodside Mill to Reeta O. Chapman and Charlie A. Chapman by Deed dated May 1, 1950 and recorded in the RMC Office for Greenville County in Deed Book 410 at page 79. The said Charlie A. Chapman has since deceased leaving the Grantors herein as his sole heirs at law, reference being made to Apartment 806, File 6 in the Office of the Probate Judge for Greenville County.

Grantee assumes and agrees to pay the balance due on that certain mortgage executed by Charlie A. Chapman and Reeta O. Chapman on May 1, 1950 in the original amount of \$1,800.00, recorded in the R.M.C. Office for Greenville County, South Carolina in Real Estate Mortgage Book 461 at page 61, which mortgage is now held by The New York Life Insurance Company and has a present balance of \$776.98.

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

John A. Gaffin
[Signature]
[Witness]

Marion Wyatt
[Signature]
[Witness]

Billy Joe Hines (L.S.)
Billy Joe Hines

Mary Hines (L.S.)
Mary Hines



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