

NOV 15 1974
 DONALD S. JANKERLEY

REAL PROPERTY MORTGAGE BOOK 1327 PAGE 655 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR Joseph E. Hill & Tibitha B. Harmon Hill 401 Poinsettia Dr. Simpsonville, S.C.			MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY ADDRESS: 10 W. Stone Ave. Greenville, S.C.		
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	10-31-74	\$ 10,324.80	\$ 2824.80	\$ 200.00	\$ 7500.00
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	20	12-20-74	\$ 172.08	\$ 172.08	11-20-79

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 certain piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the Town of Simpsonville, being known and designated as Lot No. 13 Section I of Subdivision known as Poinsettia, plat of said Subdivision being recorded in the REC office for Greenville County, in Plat Book BBB at page 103, less a five (5) foot strip described below.*

A more particular description of said above numbered lot may be had by reference to said plat.

*Less a five (5) foot strip conveyed by deed recorded in Deed Book 868, at Page 208, the purpose of said conveyance being to reduce the size of Lot 13 by five (5) feet adding same to Lot 42.

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

Melanie M. Williams (Witness)
 [Signature]

Joseph E. Hill (LS)
 Tibitha B. Harmon Hill (LS)

UNIVERSAL C.I.T. LOANS 82-1024B (6-70) - SOUTH CAROLINA

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