

NOV 26 1974

REALTY

DONNIE S. TANKERSLEY

1:30 PM

NAME AND ADDRESS OF MORTGAGOR Larry Kirby & Sandra Kirby Rt. 4 Box 107 Mullinax Dr. Greer, S.C.		MORTGAGEE: UNIVERSAL C.T. CREDIT COMPANY ADDRESS: 10 W. Stone Ave. Greenville, S.C.			
LOAN NUMBER 26402	DATE OF LOAN 11-13-74	AMOUNT OF MORTGAGE \$ 6840.00	FINANCE CHARGE \$ 1847.30	INITIAL CHARGE \$ 99.85	CASH ADVANCE \$ 4992.70
NUMBER OF INSTALMENTS 60	DATE DUE EACH MONTH 13	DATE FIRST INSTALMENT DUE 12-16-74	AMOUNT OF FIRST INSTALMENT \$ 114.00	AMOUNT OF OTHER INSTALMENTS \$ 114.00	DATE FINAL INSTALMENT DUE 11-16-79

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.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 parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, about one(1) mile south of the City of Greer, near Pleasant Grove Baptist Church, being known and designated as Lot No. 16 on a Plat entitled "Property of W.A. Mullinax Estate" duly recored in plat Book "T" at page 477, R.M.C. Office of Greenville County, and having such metes and bounds as is thereby shown.

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

*[Witness Signature]*  
\_\_\_\_\_  
(Witness)  
*[Witness Signature]*  
\_\_\_\_\_  
(Witness)

*Larry K. Kirby* ..... (L.S.)  
*Sandra M. Kirby* ..... (L.S.)