THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$10,000.00 and the second

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.L.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 lot of land, with all improvements thereon, in the City of Greer, Chick Springs Township, and in said state and County and being more particularly described as Lot No. 40 on a plat entitled "Subdivision for McCall Mfg. Co., Greer, S. C., "prepared by Pickell & Pickell, Green-ville, S. C., May, 1949, and recorded in the R.M.C. office for This County, in Plat Book "S", at page 76, said lot also being known as No. 103 Franklin Street (now Delano Avenue) and fronts thereon 96 feet.

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 oil 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 Mortgages may, but is not obligated to, effect sold 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 Mortgager 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 Mortgages 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

Bobby Joe James

a Lame

+ Berbby gue Jumes

Laura A. James

82-10248 (6-70) - SOUTH CAROLINA