

RECORDING FEE

22333

MORTGAGE

BOOK 1184 PAGE 3545

ORIGINAL

|  |                     |   |                             |                              |                            |
|--|---------------------|---|-----------------------------|------------------------------|----------------------------|
| NAME AND ADDRESS OF MORTGAGEE<br>Willie Lee Downs<br>Fannie T. Downs<br>Rt. 2<br>Pelzer, S. C. |                     | MORTGAGEE: UNIVERSAL C.T. CREDIT COMPANY<br>ADDRESS: 46 Liberty Lane<br>Greenville, S. C. |                             |                              |                            |
| LOAN NUMBER  | DATE OF LOAN        | AMOUNT OF MORTGAGE  | FINANCE CHARGE              | INITIAL CHARGE               | CASH ADVANCE               |
|  | 3/21/71             | \$ 3960.00  | \$ 990.00                   | \$ 111.43                    | \$ 2828.57                 |
| NUMBER OF INSTALLMENTS   | DATE DUE EACH MONTH | DATE FIRST INSTALLMENT DUE  | AMOUNT OF FIRST INSTALLMENT | AMOUNT OF OTHER INSTALLMENTS | DATE FINAL INSTALLMENT DUE |
| 60   | 5th                 | 5/5/71  | \$ 66.00                    | \$ 66.00                     | 4/5/76                     |



**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.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 in Oaklawn Township, Greenville County, State of South Carolina, containing 2.80 acres, and having according to plat of the property of John Nance, made by C. O. Riddle, December 2, 1953, the following courses and distances, to-wit:

BEGINNING AT AN iron pin in the line of property of the Shady Grove Church, and running thence N. 16-13 E. 434 feet to iron pin; thence N. 3-30 W. 250 feet to iron pin; thence N. 46-03 W. 79.7 feet to iron pin; thence S. 31-13 W. 267 feet to iron pin; thence S. 11-01 E. 175 feet to iron pin; thence S. 40-46 W. 320 feet to iron pin; thence with the line of property of Shady Grove Church, S. 73-37 E. 277 feet to iron pin, 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 Bantz*  
(Witness)

*Willie Lee Downs*  
Willie Lee Downs (L.S.)

*John R. Buffum*  
(Witness)

Fannie T. Downs  
*Fannie T. Downs* (L.S.)