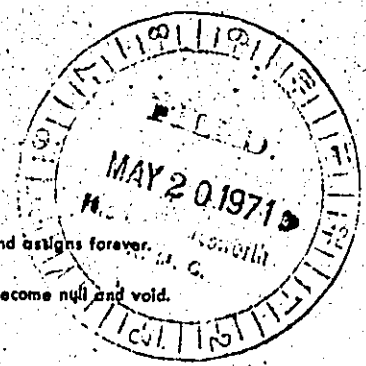


NAME AND ADDRESS OF MORTGAGOR Charles Dwight Garner Andrea Garner 32 Cardinal Dr Taylors, S. C.		MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY 116 Liberty Lane Greenville, S. C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	5/17/71	\$5880.00	\$1502.19	\$85.81	\$1291.97
NUMBER OF INSTALLMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALLMENT DUE	AMOUNT OF FIRST INSTALLMENT	AMOUNT OF OTHER INSTALLMENTS	DATE FINAL INSTALLMENT DUE
60	20th	6/20/71	\$98.00	\$98.00	5/20/76

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.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 lot of land in the County of Greenville, State of South Carolina known and designated as Lot No. 49 on plat of Cardinal Park Subdivision, recorded in the R.M.C. Office for Greenville County in Plat Book "W", page 27. Said lot having a frontage of 70 feet on the southwest side of Cardinal Drive, a parallel depth of 139.3 feet and rear width of 70 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 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 Bank (Witness)
J.W. Chapman (Witness)

Charles Dwight Garner (L.S.)
 Charles Dwight Garner
Andrea Garner (L.S.)
 Andrea Garner