

FILED MAY 31 1971 Mrs. Ollie Farnsworth R.M.C. 1193 PAGE 115 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) Raymond F. Smerdon Betty V. Smerdon 3 Broadleaf Court Greenville, S. C.		MORTGAGEE: UNIVERSAL C.T. CREDIT COMPANY ADDRESS: 46 Liberty Lane Greenville, S. C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	5/28/71	\$ 4380.00	\$ 1251.13	\$ 156.13	\$ 3128.57
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	5	7-5-71	\$ 73.00	\$ 73.00	6-5-74

**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 lot of land with buildings and improvements thereon, situate on the north side of Broadleaf Court, near the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 22 on plat of Broadleaf Forest made by Jones and Sutherland, Engineers, August, 1958, recorded in the RMC Office for Greenville County in Plat Book MM, Page 64, and having, according to said plat, the following metes and bounds to-wit:

Beginning at an iron pin on the north side of Broadleaf Court at joint front corner of Lots 22 and 23, and runs thence with the line of Lot 22, N. 9-0 W. 131.7 feet to an iron pin; thence S. 47-59 W. 136.4 feet to an iron pin; thence S. 6-28 W. 59.9 feet to an iron pin on the north side of Broad leaf Court; thence along Broadleaf Court, N. 81-0 E. 130 feet to the beginning corner.

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)

*Raymond F. Smerdon*  
..... (L.S.)  
Raymond F. Smerdon

*John R. Coffey*  
.....  
(Witness)

*Betty V. Smerdon*  
..... (L.S.)  
Betty V. Smerdon