

MORTGAGEE Billy E. Howard, Jr. Shirley G. Howard 242 Rockmont Road Greenville, S.C.		MORTGAGOR CIT Financial Services, Inc. 46 Liberty Lane Greenville, S.C.			
DATE OF MORTGAGE 1-4-72	AMOUNT OF ADVANCE \$ 3900.00	AMOUNT OF PAYMENT \$ 1114.29	FIRST CHARGE \$ 139.29	CASH ADVANCE \$ 2785.71	
NUMBER OF INSTALLMENTS 60	DATE FIRST PAYMENT DUE 2-22-72	AMOUNT OF FEE \$ 65.00	AMOUNT OF OTHER CHARGES \$ 65.00	DATE FINAL PAYMENT DUE 1-22-77	

THIS MORTGAGE SECURES FUTURE ADVANCES — MAXIMUM OUTSTANDING \$10,000.00

NOW, KNOW ALL MEN, that Mortgagee (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 certain piece, parcel or lot of land situate, lying and being on the south side of Rockmont Road, in the County of Greenville, State of South Carolina, being shown and designated as Lot 18 on a plat of Hudson Acres, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "Y", at page 39, reference to said plat being craved for a complete and description thereof.

Filed for record in the Office of the R. M. C. for Greenville County, S. C., at _____ o'clock M. _____ 19____ and recorded in Real Estate Mortgage Book _____ at page _____ R.M.C. for G. Co., S. C.

Jan. 5, 1972
 18258

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

John R. Griffin
 (Witness)

James L. Moore
 (Witness)

Billy E. Howard, Jr. (L.S.)
 Billy E. Howard, Jr.

Shirley G. Howard (L.S.)
 Shirley G. Howard