

AMOUNT OF MORTGAGE	4,029.63
DATE OF MORTGAGE	1-10-77

NOW, under all such conditions and terms, in full payment of a promissory note of even date from Mortgagee to Universal C.I.T. Credit Company (hereinafter "Mortgagee") in the above title of premises, and of future advances from Mortgagee to Mortgagee, the Mortgagee Outstanding at any given time not to exceed said amount stated herein, interest thereon, together with all charges by 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, with improvements thereon, located on the northwestern side of Chisolm Trail being shown and designated as lot 42 on a plat of Perkins Lake Development recorded in Plat Book YY at page 93 in the R.M.C. Office for Greenville County and having according to said plat the following metes and bounds: Beginning at an iron pin on the northwestern side of Chisolm Trail at the joint front corner of lots 41 and 42 and running thence with Chisolm Trail N 33-55 E. 150 feet to an iron pin at the corner of lot 43; thence with the line of lot 43, N 56-05 W. 185 feet to an iron pin; thence S 33-55 W. 150 feet to an iron pin at the rear corner of lot 41; thence with the line of lot 41, S 56-05 E. 185 feet to the point of beginning. Said premises being the same conveyed to the grantor by deed recorded in Deed Book 870 at page 412 in the R.M.C. Office for Greenville County. This property is conveyed subject to all restrictions, easements and rights of way of record affecting said property.

TO HAVE AND TO HOLD all and singular the premises described above unto the said Mortgagee, its successors and assigns forever.

If the Mortgagee shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagee agrees to pay all taxes, assessments and charges against the above-described premises.

Mortgagee 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, fee, 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 Mortgagee to Mortgagee shall become due, at the option of Mortgagee, without notice or demand, upon any default.

Mortgagee 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 Mortgagee 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. Buffin Jr
(Witness)
James L. Mow
(Witness)

John A. Kramer (L.S.)
John A. Kramer
Charlotte W. Kramer (L.S.)
Charlotte W. Kramer

