

BORROWER		LENDER			
ROBERT L. WATERS JOYCE WATERS 202 DUKE LAND DR. GREENVILLE, S.C. 29615		UNIVERSAL FINANCIAL SERVICES, CORP. 1014 STONE AVE. GREENVILLE, S.C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	PRINCIPAL CHARGE	PRIMA CHARGE	CASH ADVANCE
	6/22/80	\$1,712.00	\$4204.30	NONE	\$7507.70
NUMBER OF INSTALLMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE	AMOUNT OF FIRST INSTALLMENT	AMOUNT OF OTHER INSTALLMENT	DATE FINAL INSTALLMENT DUE
96	22	7/22/80	\$222.00	\$222.00	6/22/80

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

NOW, KNOW ALL MEN THAT Mortgagee (as hereinafter defined) in secure payment of a Promissory Note of even date from Mortgagor to Universal C.I.T. Credit Company (hereinafter "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 grant, bargain, sell, and release 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 PACE, PARCEL OR LOT OF LAND, WITH ALL IMPROVEMENTS THEREON, SITUATE, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, IN GREENVILLE TOWNSHIP, ON DUKE LAND DRIVE BETWEEN CHRISTOPHER STREET AND MERRIWEATHER STREET IN THE ETHEL Y. PERRY SUBDIVISION SITUATE IN THE SANS SOUCI SECTION BEING SHOWN AS LOT NO. 20 ON PLAT OF PROPERTY OF ETHEL Y. PERRY, RECORDED IN PLAT BOOK "BB", AT PAGE 39.

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

[Signature]

(Witness)

[Signature]

(Witness)

[Signature]

ROBERT L. WATERS (LS)

[Signature]

JOYCE WATERS (LS)