

JUL 24 1972

2180 REAL PROPERTY MORTGAGE

RECORDING FEE 250 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) JAMES F. SMITH & VIRGINIA F. SMITH 17 BENT TWIG DRIVE GREENVILLE, S.C.		MORTGAGEE: UNIVERSAL CREDIT COMPANY ADDRESS: CIT FINANCIAL SERVICES 10 W. STONE AV. BOOK 1242 PAGE 185 GREENVILLE, S.C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	7/19/72	\$ 6851.45	\$ 1732.93	\$ 167.27	\$ 4951.25
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	24	8/24/72	\$ 125.45	\$ 114.00	7/24/77

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 CERTAIN LOT OF LAND SITUATE IN GREENVILLE COUNTY, STATE OF SOUTH CAROLINA, ON THE WESTERN EDGE OF THE BENT TWIG DRIVE AND BEING KNOWN AND DESIGNATED AS LOT NO. 6 OF BILTMORE AS SHOWN ON PLAT THEREOF RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK "Y", AT PAGE 147, AND HAVING SUCH METES AND BOUNDS AS SHOWN THEREON.

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

[Handwritten signatures of witnesses]
(Witness)
(Witness)

[Handwritten signature of James F. Smith] (L.S.)
JAMES F. SMITH
[Handwritten signature of Virginia M. Smith] (L.S.)
VIRGINIA M. SMITH

