

NAME AND ADDRESS OF MORTGAGOR(S) Joseph N. Hayes Dorothy Hayes 13 Bera Drive 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
	12-4-69	\$ 3180.00	\$ 795.00	\$ 113.57	\$ 2271.43
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	23rd	1-23-70	\$ 53.00	\$ 53.00	12-23-74

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

THIS INDENTURE WITNESSETH 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 Amount of Mortgage 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 the following described real estate together with all improvements thereon situated in South Carolina, County of Greenville,

All that piece, parcel or lot of land situate, lying and being in the southeastern corner of the intersection of Bera Drive and Aiken Circle near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 10, of a subdivision of property of Bera Realty Co., plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book "EB", at page 37, said lot having such metes and bounds as shown thereon.

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 effect (but is not obligated) said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, assessment, obligation, covenant or insurance premium shall be a charge against Mortgagor with interest at the highest lawful rate and shall be an additional lien on said mortgaged property, and may be enforced and collected in the same manner as the principal 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, by suit or otherwise, to pay a reasonable attorney's fee and any court costs incurred which shall be secured by this mortgage and included in judgment of foreclosure.

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)

*Joseph N. Hayes*  
\_\_\_\_\_  
Joseph N. Hayes (I.S.)

*Dorothy Hayes*  
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Dorothy Hayes (I.S.)