

RECORDING FEE  
150

JAN 14 1978

15739

REAL PROPERTY MORTGAGE

BOOK 1146 PAGE 135

ORIGINAL

|  |                     |  |                            |  |                           |
|--|---------------------|--|----------------------------|--|---------------------------|
| NAME AND ADDRESS OF MORTGAGOR(S)<br>CHARLES DWIGHT GARNER<br>32 CARDINAL DR.<br>TAYLORS S.C. |                     | JAN 14 1978<br>Mrs. C. Dwight Garner<br>R. F. C. |                            | MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY<br>ADDRESS: |                           |
| LOAN NUMBER  | DATE OF LOAN        | AMOUNT OF MORTGAGE                               | FINANCE CHARGE             | INITIAL CHARGE   | CASH ADVANCE              |
|  | 1-12-70             | \$ 1,500.00                                      | \$ 1125.00                 | \$ 160.71  | \$ 3211.29                |
| NUMBER OF INSTALMENTS  | DATE DUE EACH MONTH | DATE FIRST INSTALMENT DUE                        | AMOUNT OF FIRST INSTALMENT | AMOUNT OF OTHER INSTALMENTS                            | DATE FINAL INSTALMENT DUE |
| 60   | 19th                | 2-19-70  | \$ 75.00                   | \$ 75.00   | 1-19-75                   |

## 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.I.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 lot of land in the County of Greenville, State of South Carolina known and designated as Lot No. 49 on a plat of Cardinal Park Subdivision, recorded in the R.M.C. Office for Greenville County in Plat Book "K", page 77. Said lot having a frontage of 70 feet on the southwest side of Cardinal Drive, a parallel depth of 139.3 feet and rear width of 70 feet.

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

*John P. ...*  
(Witness)  
*Ray L. ...*  
(Witness)

*Charles Dwight Garner*  
Charles Dwight Garner (I.S.)  
*Andrea Garner*  
Andrea Garner (I.S.)