

18792

RECORDING FEE  
PAID \$ 1.50FEB 25 1970  
REAL ESTATE MORTGAGE  
GREENVILLE, S. C.

BOOK 1149 PAGE 21 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) BOYCE ARTHUR KIRBY Boyce A. Kirby R. A. Kirby Helen P. Kirby 20 Regge St. Greenville, S. C. 29609		MORTGAGEE: UNIVERSAL C.T. CREDIT COMPANY 10 West Stone Ave. Greenville, S. C.			
LOAN NUMBER 22732	DATE OF LOAN 2-19-70	AMOUNT OF MORTGAGE \$ 7440.00	FINANCE CHARGE \$ 1877.04	INITIAL CHARGE \$ 200.00	CASH ADVANCE \$ 1990.96
NUMBER OF INSTALLMENTS 60.	DATE DUE EACH MONTH 5	DATE FIRST INSTALLMENT DUE 4-5-70	AMOUNT OF FIRST INSTALLMENT \$ 124.00	AMOUNT OF OTHER INSTALLMENTS \$ 124.00	DATE FINAL INSTALLMENT DUE 3-5-75

**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.T. Credit Company (hereafter "Mortgagee") in the above Amount of Mortgage and all future advances from Mortgagee to Mortgagor, the Maximum Outstanding of 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 near the city of Greenville, in the county of Greenville, state of South Carolina, being known and designated as lot no. 20 of a subdivision known as Staunton Court, as shown on a plat thereof prepared by Piedmont Engineers & Architects, dated June 1966, recorded in the RMC office for Greenville County in Plat Book PPP at page 41, and having such metes and bounds, as shown thereon.

This lot was conveyed to grantor by W. N. Leslie, Inc. by deed recorded July 6, 1967 in deed book 823 page 84 of the RMC office for Greenville County, S. C. and is conveyed subject to building restrictions applicable to said subdivision recorded in deed Vol. 807 page 602, and to any recorded easements or rights of way.

TO HAVE AND TO HOLD all and singular the premises described above unto the said Mortgagee, his 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 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

*ORC Billman*  
(Witness)

(X) *Boyce A. Kirby*  
Boyce A. Kirby (I.S.)

*Sandy Taylor*  
(Witness)

*Helen P. Kirby*  
Helen P. Kirby (I.S.)

