

NAME AND ADDRESS OF MORTGAGOR(S) JAMES R. WATSON SARAH R. WATSON 11 EMBRY STREET TAYLORS, S. C.		MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY ADDRESS: 10 WEST STONE AVE. GREENVILLE, S. C.			
LOAN NUMBER 22307	DATE OF LOAN 4-8-70	AMOUNT OF MORTGAGE \$ 7440.00	FINANCE CHARGE \$ 1877.04	INITIAL CHARGE \$ 200.00	CASH ADVANCE \$ 5362.96
NUMBER OF INSTALMENTS 60	DATE DUE EACH MONTH 8	DATE FIRST INSTALMENT DUE 5-8-70	AMOUNT OF FIRST INSTALMENT \$ 124.00	AMOUNT OF OTHER INSTALMENTS \$ 124.00	DATE FINAL INSTALMENT DUE 4-8-75

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, S. C.

ALL THAT CERTAIN PIECE, PARCEL OF LOT OF LAND SITUATE, LYING AND BEING IN THE STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE, LYING ON THE NORTHERN SIDE OF EMBRY STREET, BEING KNOWN AND DESIGNATED AS LOT NO. 38 OF A SUBDIVISION KNOWN AS COLONIAL HILLS, SECTION II, ACCORDING TO A PLAT PREPARED BY PIEDMONT ENGINEERING & ARCHITECTS, DATED APRIL 24, 1964, AND RECORDED IN THE R. M. C. OFFICE FOR GREENVILLE COUNTY, IN PLAT BOOK "RRR", AT PAGE 185.

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

Michael J. Gilliam
 (Witness)
Alvin L. Luch
 (Witness)

James R. Watson
 JAMES R. WATSON (L.S.)
Sarah R. Watson
 SARAH R. WATSON (L.S.)