

AUG 27 1970

RECORDING FEE PAID \$ 1.50

REAL PROPERTY MORTGAGE BOOK 1164 PAGE 521 ORIGINAL

4832

NAME AND ADDRESS OF MORTGAGOR(S) Herman Smith Herman Smith, Jr Edwards St., Box 116 Taylors, S. C.		GREENVILLE, S. C.	FILED AUG 27 3 07 PM '70 OLLIE FARNSWORTH	MORTGAGEE: UNIVERSAL C.I.Y. CREDIT COMPANY Address: 46 Liberty Lane Greenville, S. C.	
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	8/25/70	\$ 2940.00	\$ 735.00	\$ 105.00	\$ 2100.00
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	1st	10/1/70	\$ 49.00	\$ 49.00	9/1/75

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.Y. 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 in Chicksprings Township, Greenville County, State of South Carolina, on Edwards Road, designated as an one (1) Acre Tract on a Plat of the Property of Ernest Thompson Estate and Mildred B. Thompson near Taylors, dated February, 1969 and revised July 22, 1970 by C. O. Riddle, Registered L.S. No. 1347, and being more particularly described as follows:
BEGINNING at an iron pin or point on the West side of Edwards Road, and Proceeding along Edwards Road S. 1-43 W. 186.2 feet to an iron pin in the area of a Driveway; thence N. 63-15 W. 132 feet to an iron pin in a Driveway or road; Thence N. 45-26 W. 132.2 feet to an iron pin; thence N. 54-56 W. 98.5 feet to an iron pin in the Driveway; thence N. 35-04 E. 118.5 feet to an iron pin on line of property of Threat Maxwell Enterprises; thence S. 59-50 E. 233.7 feet to an iron pin; thence S. 85-13 E. 28 feet to the point of beginning.
Subject nevertheless to the Right of Way of the Driveway or road now existing giving access to other areas of the property.
This deed is to carry out the intent of Item Third of the Will and to carry out and designate Item Fifty of the Will. See also Deed Volume 845, at Page 67, where Devoyne Smith conveys her interest in the Mother's home and one acre of land to Herman Smith, Jr. Reference is had to Estate of Ernest Thompson, Deceased in Apartment No. 1001, File 17, Office of the Probate Judge for Greenville County.

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

[Signature]
(Witness)

[Signature]
(Witness)

[Signature] (L.S.)
Herman Smith

[Signature] (L.S.)
Herman Smith, Jr.