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REAL ESTATE MORTGAGE

BOOK 1176 PAGE 211

ORIGINAL

NAME AND ADDRESS OF MORTGAGOR S. CLAYTON NEWMAN NANCY D. NEWMAN 105 THEODORE DR. GREENVILLE, S. C.		MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY ADDRESS: 10 WEST STONE AVE GREENVILLE, S. C.	
LOAN NUMBER 22638	DATE OF LOAN 12-8-70	AMOUNT OF MORTGAGE \$ 5616.00	FINANCE CHARGE \$ 1184.75
NUMBER OF INSTALMENTS 48	DATE DUE EACH MONTH 20	DATE FIRST INSTALMENT DUE 1-20-71	AMOUNT OF FIRST INSTALMENT \$ 117.00
			INITIAL CHARGE \$ 200.00
			AMOUNT OF OTHER INSTALMENTS \$ 117.00
			CASH ADVANCE \$ 4006.61
			DATE FINAL INSTALMENT DUE 12-20-74

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

NOW, KNOW ALL MEN, 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 Total of Payments 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, its successors and assigns, 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 with improvements lying on the southern side of Theodore Drive in Greenville County, South Carolina, being shown and designated as Lot No. 20 on a Plat of Carolina Heights, recorded in the R.M.C. Office for Greenville County South Carolina, Plat Book BBB, Page 29 and having according to said Plat the following metes and bounds, to-wit: BEGINNING at an iron pin on the southern side of Theodore Drive, at the joint front corners of Lots Nos. 20 and 21, and running thence along the common line of said lots S. 41-38 W. 145 feet to an iron pin; thence N. 48-22 W. 105 feet to an iron pin at the joint rear corners of Lots Nos. 19 and 20; thence along the common line of said lots N. 41-38 E. 145 feet to an iron pin on Theodore Drive; thence along the southern side of Theodore Drive S. 48-22 E. 105 feet to an iron pin, the beginning corner, subject to easements, restrictions and rights of way of public record,

TO HAVE AND TO HOLD all and singular the premises described above unto the said Mortgagee, its 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, but is not obligated to, effect said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, lien, assessment, obligation, covenant, insurance premium, prior mortgage or any charge whatsoever in connection with the above described real estate shall be an additional lien secured by this mortgage with interest at the highest lawful rate if not prohibited by law, and may be enforced and collected in the same manner as the 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 to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

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)

Pat Roberts

(Witness)

S. Clayton Newman

(L.S.)

S. CLAYTON NEWMAN
Nancy D. Newman

(L.S.)
NANCY D. NEWMAN