

RECORDING FEE PAID **19571** REAL PROPERTY MORTGAGE BOOK **1181** PAGE **481** ORIGINAL

NAME OF MORTGAGOR(S) Julia Mitchell 232 Heatherly Drive Greenville, S. C.		MORTGAGEE UNIVERSAL C.T. CREDIT COMPANY 46 Liberty Lane Greenville, S. C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	2/18/71	\$ 3000.00	\$ 750.00	\$ 107.14	\$ 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	18th	3/18/71	\$ 50.00	\$ 50.00	2/18/76

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.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 in Greenville Township, Greenville County, State of South Carolina, near Judson Mill, known as the southern portion of Lot No. 1, on plat of lands of J. C. Heatherly, recorded in the Office of the R.M.C. in said County, in Plat Book "E", page 235, and having the following courses and distances, to-wit:

BEGINNING at a stake, corner on Judson Mills on north side of Heatherly Drive and running thence with Heatherly Drive S. 69-26 E. 70.2 feet to a stake, corner of Lot No. 2; thence with line of lot No. 2 in a northeasterly direction for 150 feet to a stake; thence in a northwesterly direction about 62 feet to a stake in line of Judson Mills thence S. 49-59 W. 160 feet to point of beginning, being the same property conveyed to J. C. Mann & Julia V. Mann by James E. Martin & Ofra W. Martin by deed dated January 19, 1949, said deed being recorded in said R.M.C. Office in Deed Book 371, at page 37, reserving, however, a life estate in the Grantor.

NOTE: Reserving however a life estate in the Grantor, J. C. Mann, to Julia V. Mann, one-half (1/2) undivided interest by deed dated 11/03/50, and recorded in Deed Book 429, page 107, R.M.C. Office for Greenville County.

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:

F. White Smith
.....
(Witness)

Julia Mitchell
..... (L.S.)
Julia Mitchell

JW Chapman
.....
(Witness)

..... (L.S.)