

NAME AND ADDRESS OF BORROWER JOSEPH J. RAGSDALE, JR. 213 DERMOOD CIRCLE GREENVILLE, S. C.		LENDER: UNIVERSAL C.L.T. CREDIT COMPANY 10 WEST STONE AVE. GREENVILLE, S. C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	PRINCIPAL CHARGE	INTEREST CHARGE	CASH ADVANCE
	3-5-71	1560.00	110.00	162.86	3029.14
NUMBER OF INSTALLMENTS	DAYS DUE EACH MONTH	DATE FIRST INSTALLMENT DUE	AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER INSTALLMENTS	DATE FINAL INSTALLMENT DUE
60	15th	4-15-71	76.00	76.00	3-15-76

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

NOW, KNOW ALL MEN, that Mortgagor (or, if more than one, to secure payment of a Promissory Note of even date from Mortgagor to Universal C.L.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 CERTAIN

PIECE, PARCEL OR LOT OF LAND SITUATE, LYING AND BEING NEAR THE CITY OF GREENVILLE, COUNTY OF GREENVILLE, STATE OF SOUTH CAROLINA, AND KNOWN AND DESIGNATED AS LOT #18 OF A SUBDIVISION KNOWN AS SHARON PARK, ACCORDING TO PLAT PREPARED BY C. C. JONES AND ASSOCIATES, ENGINEERS, DATED APRIL 1955, AND A REVISED PLAT DATED MAY 15, 1956, PLAT OF WHICH IS RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK 25, AT PAGE 130, AND ACCORDING TO SAID PLAT HAVING THE FOLLOWING METES AND BOUNDS:

BEGINNING AT AN IRON PIN AT THE JOINT FRONT CORNER OF LOTS #18 AND #19 ON THE SOUTHERN SIDE OF SHARON DRIVE, AND RUNNING THENCE ALONG THE LINE OF LOT #19, S. 3-44, W. 223 FEET TO AN IRON PIN AT THE JOINT REAR CORNER OF LOTS #18, #19, #30 AND #31; RUNNING THENCE N. 57-22 W. 101.7 FEET TO AN IRON PIN AT THE JOINT REAR CORNER OF LOTS #18, #31, #32 AND #17; RUNNING THENCE ALONG THE LINE OF LOT #17, N. 3-20 E. 175.4 FEET TO AN IRON PIN ON THE SOUTHERN SIDE OF SHARON DRIVE; RUNNING THENCE ALONG THE SOUTHERN SIDE OF SHARON DRIVE; 85-21. E. 90 FEET TO AN IRON PIN, POINT OF BEGINNING.

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)

[Signature] (L.S.)
JOSEPH J. RAGSDALE, JR.
[Signature] (L.S.)
RUBY RAGSDALE