

MORTGAGE		DATE	
AMOUNT	DATE	DATE	DATE
\$10,000.00	1/10/71	1/26/79	
	1/21/76		

AMOUNT OUTSTANDING \$10,000.00

THIS MORTGAGE WAS MADE BY THE BORROWER TO THE LENDER FROM MORTGAGEE TO UNIVERSAL C.I.T. CREDIT CORPORATION, A CORPORATION OF SOUTH CAROLINA, FOR THE PURPOSE OF SECURING THE PAYMENT OF ANY AND ALL DEBTS AND OBLIGATIONS OF THE BORROWER TO THE LENDER, INCLUDING THE FOLLOWING DESCRIBED REAL ESTATE:

All that certain piece, parcel or lot of land situate, lying and being in the City of Columbia, State of South Carolina, being known and designated as Lot No. 62, as shown on plat thereof recorded in the R.M.C. Office for DeKalb County in Plat Book "P" at page 75, and having according to a more recent survey made by R. S. Dalton, Surveyor, February 1951, the following metes and bounds to-wit:

Beginning at an iron pin on the northwest side of Columbia Circle, joint corner of Lots Nos. 61 and 62 and running thence with the joint line of said lots N. 35-10 W. 175 feet to an iron pin, corner of Lot No. 52; thence with the line of said lot S. 56-50 W. 75 feet to an iron pin, corner of Lot No. 63; thence with the line of said lot S. 33-10 E. 175 feet to an iron pin on the northwest side of Columbia Circle; thence with the northwest side of said Street N. 56-50 E. 75 feet to the beginning corner.

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 incurred 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

J. M. [Signature]
(Witness)

Robert T. Gracely (L.S.)
Robert T. Gracely

James J. [Signature]

Mary Gracely (L.S.)
Mary Gracely