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MORTGAGEE WILMA J. GOSNELL 207 WALKER BL. GREENVILLE, S. C.		UNIVERSAL C.I.T. CREDIT COMPANY 12 WEST BROAD AVE. GREENVILLE, S. C.			
LOAN NUMBER	5-13-76	LOAN AMOUNT	3780.00	INTEREST CHARGE	925.00
NUMBER OF PAYMENTS	60	PAID FOR EACH MONTH	73	AMOUNT OF FIRST PAYMENT	63.00
		DATE FIRST PAYMENT	5-13-76	AMOUNT OF OTHER PAYMENTS	63.00
				DATE FINAL PAYMENT DUE	5-13-76
				FEES AND CHARGES	135.00
				CASH ADVANCE	2700.00

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 of 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 PARCEL OR**

LOT OF LAND IN CHICK SPRINGS TOWNSHIP OF GREENVILLE COUNTY, STATE OF SOUTH CAROLINA, LOCATED ABOUT ONE MILE SOUTH OF THE CITY OF GREER, LOCATED IN THE INTERSECTION OF HILL STREET AND WAYMON SMITH ROAD, BEING SHOWN AS LOT NO. 61 ON A PLAT OF PROPERTY MADE FOR J. WAYMOND SMITH ON MAY 7, 1958, RECORDED IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY IN PLAT BOOK PP. PAGE 117 AND HAVING THE FOLLOWING COURSES AND DISTANCES TO WIT

BEGINNING ON AN IRON PIN ON THE MARGIN OF WAYMON SMITH ROAD, JOINT FRONT CORNER OF LOTS NOS. 60 AND 61, ON SAID PLAT, AND RUNS THENCE WITH THE COMMON LINE OF THESE LOTS N. 48-55 E. 200 FEET TO AN IRON PIN ON LINE OF LOT NO. 53; THENCE S. 39-55 E. 55.7 FEET TO A STAKE ON HILL STREET; THENCE WITH THE MARGIN OF HILL STREET, S. 17-33 W. 206.7 FEET TO A STAKE AT INTERSECTION WITH THE WAYMOND SMITH ROAD; THENCE CURVING WITH INTERSECTION OF ROAD, THE CHORD OF WHICH IS 78-45 W. 28.9 FEET TO A STAKE; THENCE N. 40-04 W. 149 FEET TO THE BEGINNING, AND BEING A PORTION OF THAT PROPERTY CONVEYED TO THE GRANTORS BY O. DOUGLAS SMITH, ET AL., ETC., RECORDED IN VOL. 658, PAGE 186, 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

M. J. Turner
(Witness)

Pat Roberts
(Witness)

Wilma J. Gosnell
WILMA J. GOSNELL (L.S.)

..... (L.S.)