

RECORDING FEE

28287

MAY 25 1971

ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S)

Lawrence Ray Ritchie  
Loretta H. Ritchie  
206 Case St.  
Fountain Inn, S. C.

U.S. DEPT. OF THE INTERIOR  
BUREAU OF LAND MANAGEMENT  
GREENVILLE, S. C.

MORTGAGEE: UNIVERSAL C.I.T. CREDIT COMPANY

BOOK 1192 PAGE 229

46 Liberty Lane  
Greenville, S. C.

| LOAN NUMBER           | DATE OF LOAN        | AMOUNT OF MORTGAGE        | FINANCE CHARGE             | INITIAL CHARGE              | CASH ADVANCE              |
|-----------------------|---------------------|---------------------------|----------------------------|-----------------------------|---------------------------|
|                       | 5/21/71             | \$ 3660.00                | \$ 915.00                  | \$ 130.71                   | \$ 2614.29                |
| NUMBER OF INSTALMENTS | DATE DUE EACH MONTH | DATE FIRST INSTALMENT DUE | AMOUNT OF FIRST INSTALMENT | AMOUNT OF OTHER INSTALMENTS | DATE FINAL INSTALMENT DUE |
| 60                    | 10                  | 7/10/71                   | \$ 61.00                   | \$ 61.00                    | 6/10/76                   |

**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.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 lot of land with improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, Town of Fountain Inn, and being described as follows, according to a plat and survey prepared by C. O. Riddle, Surveyor, on February 13, 1953, to-wit:

BEGINNING at an iron pin at the joint corner with Lot of Bouchillon on the north-west side of Case Street; and running thence with Case Street N. 51-11 E. 132.7 feet to an iron pin, joint corner with lands of C. D. Case; thence with joint line of C. D. Case N. 38-49 W. 150 feet to an iron pin on line of Bouchillon; thence with said line S. 2-41 W. 200.4 feet to an iron pin, the point of beginning and bounded by lot, now or formerly of Bouchillon, lands of C. D. Case, former of J. A. Cannon Estate and Case Street.

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]*  
(Witness)

*[Signature]* ..... (L.S.)  
Lawrence Ray Ritchie

*[Signature]* ..... (L.S.)  
Loretta H. Ritchie

UNIVERSAL  
CIT  
LOANS

82-10248 (6-70) - SOUTH CAROLINA