

NAME AND ADDRESS OF MORTGAGOR(S) Thomas C. Carnes Evelyn Carnes 16 Smith St. Greenville, S. C.		MORTGAGEE: UNIVERSAL CREDIT COMPANY ADDRESS: CIT Financial Services, Inc. 46 Liberty Lane Greenville, S. C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	6/16/71	\$10,200.00	\$ 2592.59	\$ 200.00	\$ 7107.11
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	26th	7/26/71	\$ 170.00	\$ 170.00	6/26/76

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 piece, parcel or lot of land, with the improvements thereon, situate, lying and being in or near Greenville, in the County of Greenville, South Carolina, and being more particularly described as Lot No. 311, Section 2, as shown on plat entitled "Subdivision of Abney Mills, Brandon Plant, Greenville, South Carolina," made by Dalton & Neves, Engineers, Greenville, S. C., February, 1959, and recorded in the Office of the R.M.C. for Greenville County in Plat Book 40 at page(s) 56 to 59. According to said plat the within described lot is also known as No. 16 Smith Street and fronts thereon 115 feet.

As a part of the consideration for this conveyance, the grantee expressly assumes and agree to pay the balance due on that certain note and mortgage, in the original sum of \$3,600.00 executed by the grantors to the First Federal Savings and Loan Association of Greenville and recorded in the R.M.C. Office for Greenville County in Mortgage Book 789, at Page 12, the balance due thereon being the sum of \$2,390.36 as of this date.

- 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]
[Signature]

Thomas C. Carnes (LS.)
Thomas C. Carnes
Evelyn Carnes (LS.)
Evelyn Carnes