

RECORDING FEE 954 PAID 1971 **REAL PROPERTY MORTGAGE** BOOK 1198 PAGE 311 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) Ray Cooley & Joan F. Cooley Route # 3 Belton, South Carolina		MORTGAGEE <del>UNIVERSAL CREDIT COMPANY</del> CIT FINANCIAL SERVICES, INC. Address: 10 W. Stone Ave. Greenville, S.C.			
LOAN NUMBER	DATE OF LOAN	AMOUNT OF MORTGAGE	FINANCE CHARGE	INITIAL CHARGE	CASH ADVANCE
	7-8-71	\$ 7440.00	\$ 2077.04	\$ 200.00	\$ 5362.96
NUMBER OF INSTALMENTS	DATE DUE EACH MONTH	DATE FIRST INSTALMENT DUE	AMOUNT OF FIRST INSTALMENT	AMOUNT OF OTHER INSTALMENTS	DATE FINAL INSTALMENT DUE
60	8th	8-8-71	\$ 124.00	\$ 124.00	7-8-76

**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, piece, parcel and acres of land, lying and being in east Dunklin Township about 9 miles from Pelzer, South Carolina, and 9 miles from Belton, South Carolina, on Little Mountain Creek, and containing 5.1 acres, more or less, and have the following metes and bounds, to-wit:

Beginning at a cross on the southeast edge of the concrete culvert over Little Mountain Creek and running in a straight line S. 21-45 E. for 66.6 feet to a pin; thence S. 80-55 W. in a straight line for 631.3 feet to an old iron pin; thence in a straight line N. 00-50 E. for 363 feet to an iron pin; thence in a straight line N. 88-55 E. for 877.6 feet to an iron pin; thence along and across state Highway No. 82 in a straight line S. 53-35 W. for 354.3 feet back to the point of Beginning. This land is bound on the North by lands of Mrs. T. S. McKittrick, on the East by land of O. F. Hendrix, on the South by land of R. C. Cooley, and on the West by land of R. C. Cooley.

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)

*x Ray Cooley*  
RAY COOLEY (L.S.)

*Robbie Bramlette*  
(Witness)

*Joan F. Cooley*  
JOAN F. COOLEY (L.S.)



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