

|   |                     |  |                             |                              |                            |
|---|---------------------|--|-----------------------------|------------------------------|----------------------------|
| NAME AND ADDRESS OF MORTGAGOR<br>GRADY L. SMITH<br>MILDRED SMITH<br>16 ARCH ST.<br>GREENVILLE, S.C. |                     | MORTGAGEE: UNIVERSAL C.L.T. CREDIT COMPANY<br>10 W. STONE AVE.<br>GREENVILLE, S.C. |                             |                              |                            |
| LOAN NUMBER   | DATE OF LOAN        | AMOUNT OF MORTGAGE   | FINANCE CHARGE              | INITIAL CHARGE               | CASH ADVANCE               |
|   | 11-29-71            | \$ 98,275.00   | \$ 2,775.00                 | \$ 150.00                    | \$ 7500.00                 |
| NUMBER OF INSTALLMENTS  | DATE DUE EACH MONTH | DATE FIRST INSTALLMENT DUE   | AMOUNT OF FIRST INSTALLMENT | AMOUNT OF OTHER INSTALLMENTS | DATE FINAL INSTALLMENT DUE |
| 60  | 17TH                | 1-17-72  | \$ 171.25                   | \$ 171.25                    | 12-17-76                   |

**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.L.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

W. H. DACUS AND LOIS S. DACUS, THIER HEIRS AND ASSIGNS:  
ALL SMAT PIECE, PARCEL OR LOT OF LAND SITUATE, LYING AND BEING IN GREENVILLE TOWNSHIP, GREENVILLE COUNTY, STATE OF SOUTH CAROLINA, KNOWN AND DESIGNATED AS LOT 3 OF SECTION C OF THE WILLIS LANDS ACCORDING TO PLAT RECORDED IN PLAT BOOK K, PAGE 271, IN THE R.M.C. OFFICE FOR GREENVILLE COUNTY. SAID LAND HAS A FRONTAGE ON THE EAST SIDE OF ARCH STREET OF 100 FEET AND RUNS BACK EASTWARDLY 200 FEET ON ONE SIDE AND 224.9 FEET ON THE OTHER SIDE; THE REAR LINE IS 102.7 FEET; AND BEING IDENTICALLY THE SAME PROPERTY CONVEYED TO MORTGAGORS THIS DAY BY RAYMOND A. GARRON AND MADGE R. GARRON, DEED TO BE RECORDED.

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

*Pat Robert*  
(Witness)

*Pat Robert*  
(Witness)

*Grady L. Smith* (L.S.)

*Mildred Smith* (L.S.)