

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.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 certain piece, parcel or lot of land in the County of Greenville, State of South Carolina, on the northerly side of Homewood Avenue, being shown and designated as Lot No. 28 Plat 1, of Homewood Acres, recorded in the REC Office for Greenville County, S.C., in Plat Book "RR", at Page 35 and having the following Metes and bounds to wit:

BEGINNING at an iron pin on the northly side of Homewood Avenue, at the joint front corner of Lots Nos. 28 and 29, and running thence along the northly side of Homewood Avenue S. 05-00 W. 100 feet to an iron pin; running thence N. 25-00 W. 187.9 feet to an iron pin in the center line of a 10-foot drainage easement; running thence along the center line of said easement N. 65-00 E. 100 feet to an iron pin; running thence S, 25-00 E. 187.9 feet to the point of **BEGINNING**.

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

B. L. Byrme
(Witness)

Alvin O. Williams
(Witness)

Ellie A. Elmore (L.S.)

Linda B. Elmore (L.S.)

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