

SEP 4 1974

REAL PROPERTY MORTGAGE BOOK 1321 PAGE 661 ORIGINAL

NAME AND ADDRESS OF MORTGAGOR(S) Harold D. Summey & Cathy Summey 101 Verner Dr. Greenville, S.C.		MORTGAGEE: CITIZENS SAVING & INVESTMENT COMPANY ADDRESS: CIT Financial Services 10 W. Stone Ave. Greenville, S.C.			
LOAN NUMBER 26292	DATE OF LOAN 7-31-74	AMOUNT OF MORTGAGE \$ 5640.00	FINANCE CHARGE \$ 1610.37	INITIAL CHARGE \$ 200.00	CASH ADVANCE \$ 4029.63
NUMBER OF INSTALMENTS 60	DATE DUE EACH MONTH 15	DATE FIRST INSTALMENT 9-15-74	AMOUNT OF FIRST INSTALMENT \$ 94.00	AMOUNT OF OTHER INSTALMENTS \$ 94.00	DATE FINAL PAYMENT 9-15-79

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 certain piece, parcel or lot of land, situate, lying and being on the southwestern side of verner Dr. in the county of Greenville, State of South Carolina, being shown and designated as Lot 20 on a Plat of Cedar Vale made by Piedmont Engineers & Architects, March 24, 1966, recorded in the RMC Office for Greenville County in Plat Book 000, at Page 13 and being more particularly described according to a plat of Addition to 2(revision) of Cedar Vale made by Piedmont ENGINEERS & Architects, Feb. 1968 recorded in the RMC Office for Greenville County, S. C., in Plat Book WWW, at Page 11, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same conveyed to the Grantors herein by deed recored in the RMC Office for Greenville County, S.C., in Deed Book 919, Page 182 and is hereby conveyed subject to rights of way, easements, conditions, public roads and restrictive covenants reserved on plats and other instruments of public record and actually existing on the ground **TO HAVE AND TO HOLD** of 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, fee, 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

Melanie M. Williams
(Witness)

[Signature]
(Witness)

* *Harold D. Summey* (L.S.)

Cathy W. Summey (L.S.)



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