MORTGAGE OF REAL ESTATE

THE STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

To ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETING:

WHEREAS We

the said William S. Reyner and Ruth M. Reyner, are

indebted unto PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, Chattanooga, Tennessee, by our promissory note, in writing, of even date herewith, of which the following is a copy:

\$ 85,000.00

Greenville , South Carolina

April 28,

"For value received, we jointly and severally promise to pay to the order of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY the principal sum of Eighty-five Thousand (\$85,000.00)----- Dollars, with interest thereon from date hereof at the rate of 4-1/4 per cent. per annum, said interest and principal sum to be paid as follows:

"Beginning on the 30th each six (6) day of December Man month thereafter, the sum of \$2,500.00, plus interest the principal and interest of this note until the 30th day of June, , 1963, when \$37,500.00, the semi-annual and interest of this note until the 30th day of June, , 1963, when semi-annual and believes the semi-annual and the s payments of \$2,500.00, plus interest, applied first to interest at the rate of 4-1/4 per cent. per annum on the principal sum of \$85,000.00

and the balance of each manching payment shall be applied on account of principal; all installments of principal xDonates, or so much thereof as shall from time to time remain unpaid, cipal and interest of this note being payable in lawful money of the United States of America at the Home office of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY in Chattanooga, Tennessee, or at such other place as the holder hereof may from time to time designate in writing.

"This note and the interest are secured by a first mortgage on real estate of even date herewith, on property located in Greenville County, South Carolina.

"If this note is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce its collection, or to protect the security for its payment, the makers will pay all costs of collection and litigation together with a ten (10%) per cent. attorney's fee.

"All installments of principal and interest of this note shall bear interest after the due date at the rate of seven (7%) per cent. per annum.

"Upon failure to pay an installment of principal and interest of this note within after due, or upon failure to comply with any of the conditions or requirements in the mortgage securing this note, then the remaining installments of interest and principal secured by said mortgage shall at once become due and payable, at the option of the legal holder hereof.

"The makers and endorsers severally waive demand, presentment, protest and notice of protest and expressly agree that this note, or any payment hereunder, may be extended from time to time without in any way affecting the liability of the makers and endorsers hereof.

"By giving the payee of this note 30 days! advance written notice, privilege is given the payors to repay a sum total of \$5,000.00 each year for the first six years in addition to the regular obligatory principal payments on any date when interest becomes due and payable. The privilege is further given the payors to pay any amount of principal over and above the above-stated amounts during the first three years upon an additional payment of a 2% penalty and during the fourth, fifth and sixth year upon payment of a 1% penalty. Following the sixth year, the payors have the privilege of paying any amount they desire without penalty.

Section CLOCK LANE. BO.