BOOK 1262 PAGE 181 County of **Sinusics** Greenville To All Ahom These Presents May Concern: I, Robert L. Farrington. Robert L. Farrington, in and by my certain promissory note, in writing, offeven data with these presents am well and truly indebted to PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., in the princi-TWENTY-NINE THOUSAND, SEVEN HUNDRED AND NO/100 (\$29,700.00) - - -Dollars, with interest at the rate specified in said note, per annum, to be repaid in installments in the amount set forth in said note upon the first (1st) day of each and every calendar month hereafter until the full principal sum with interest, has been paid, said monthly payments shall be applied first to the payment of interest, computed monthly on the unpaid balance, and then to the payment of principal. Any interest in arrears shall be added to the principal and draw the same rate of interest as the principal. Said note further providing that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty (80) days or failure to comply with any of the By-Laws of said Association, or any of the stipulations of this mortgage, the whole amount due under said note, shall, at the option of the holder thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage; said note further providing that in the event of default in the payment of any installment due under the terms of the note and mortgage, following the usual grace period of thirty (30) days, the mortgagor (s) promise (s) to pay a "late charge" of \$1.00 or 4% of the amount of each such installment in default, whichever shall be the greater, to cover the extra expense in connection with the service of handling delinquent payments; said note further providing for a reasonable attorney's fee besides all costs and expenses of collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the same be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collected by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage); as in and by said note, reference being thereunto had, will more fully appear. NOW, KNOW ALL MEN, that I , the said Robert L. Farrington. for and in consideration of the said debt and sum of money aforesaid, and of any further and other sum or sums of money owed by the mortgager to the mortgagee at any time prior to the cancellation of this mortgage upon the public records of the above named County, and for the better securing the payment thereof to the said PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., according to the terms of said note, and also in consideration of the further sum of Three Dollars to me Farrington, in hand well and truly paid by the said PIEDMONT FED-ERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., at and before the signing of these presents (the receipt whereof is hereby acknowledged), have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., the following described property, to-wit:

All that certain piece, parcel or lot of land, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township,

on the west side of Montclaire Road, near the City of Greer and northward therefrom, and being Lot No. 103 of Belmont Heights according to survey and plat by Dalton & Neves, Engineers, dated July 1960, recorded in Plat Book QQ, pages 160-161, R. M. C. Office for Greenville County, S. C.

This is the identical property conveyed to Robert L. Farrington by George P. Spaanbroek and Mary S. Spaanbroek by deed dated December 22, 1972, and recorded in the office of the R. M. C. for Greenville County, S. C., in Deed Book 964, page 27.

This property is subject to the protective covenants recorded in Deed Book 660, page 131, R. M. C. Office for Greenville County, South Carolina.