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GREENVILLE CO. S. C.

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BOOK 1284 PAGE 567

State of South Carolina
County of GREENVILLE

DONNIE S. TANKERSLEY
R.M.C.

To All Whom These Presents May Concern:

We, Stephen G. Stasney and Monica W. Stasney,
of Greenville County, South Carolina, (hereinafter called the Mortgagor) Send(s) Greetings:

WHEREAS, the Mortgagor

is and by a certain promissory note in writing, of even date, with these presents is well and truly indebted to
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, a corporation,
organized by and pursuant to the laws of the United States, in the full and just sum of

THIRTY-SIX THOUSAND TWO HUNDRED FIFTY AND NO/100 -----
(\$ 36,250.00) Dollars, said note to be repaid, with interest at the rate specified therein, in month-
ly installments as provided therein upon the first day of each and every calendar month in advance, until
the full principal sum, with interest, has been paid, the final payment of principal and interest, if not sooner
paid, being due and payable twenty-five (25) years after the date hereof; said monthly payments to
be applied:

FIRST: To the payment of interest due on said loan, computed monthly.

SECOND: To the payment, at the option of said Association, of such taxes, assessments, or insurance as may
be in default on the property pledged to secure this obligation.

THIRD: The balance of said amount to the payment to that extent, as a credit of that date, on the principal of
this loan. Said payments to continue until principal and interest are paid in full.

Said note further providing that if at any time any portion of the principal or interest due hereunder shall be past
due and unpaid for a period of thirty 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 hereof, be-
come immediately due and payable and suit may be brought to foreclose this mortgage.

Said note further provides for a ten (10%) per cent Attorney's fee besides all costs and expenses of collection to
be added to the amount due on said note, and to be collectable 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 by this mortgage); as in and by said note, reference being
thereunto had, will more fully appear.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the said debt and sum of money afore-
said, and for the better securing the payment thereof to the said CITIZENS FEDERAL SAVINGS AND LOAN
ASSOCIATION, CLINTON, SOUTH CAROLINA, according to the conditions of said note, and also in consid-
eration of the further sum of THREE DOLLARS to the Mortgagor in hand and truly paid by the said CITI-
ZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, at and before the
sealing and delivery of these presents, the receipt of which is hereby acknowledged, have granted, bargained,
sold and released and by these presents do grant, bargain, sell and release unto the said CITIZENS FEDER-
AL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors and assigns:

All that piece, parcel or lot of land, with the dwelling house to be constructed
thereon, situate in the County of Greenville, State of South Carolina, being
known and designated as Lot No. 109 on a plat of Pine Brook Forest Subdivision
according to a plat prepared by Charles K. Dunn, Surveyor, said plat being
recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat
Book 4 X, at Pages 48 and 49, said plat being by reference incorporated herein.
Said lot of land is the identical lot conveyed to Stephen G. Stasney and Monica
W. Stasney by Oak, Inc., by deed dated July 2, 1973, recorded in Deed Book
978, at Page 679, in said R. M. C. Office.

The Mortgagors covenant and agree, anything hereinafter contained to the contrary
notwithstanding, that, together with and in addition to the monthly payments of inte-
rest and principal on the loan, they will pay to the Mortgagee monthly in advance, on
the first day of each month until the indebtedness secured hereby is paid in full, the
equivalent of one-twelfth (1/12) of the annual taxes, assessments and insurance pre-
miums on the real estate security, as estimated by the Mortgagee, said sums to be
applied and credited on the loan; provided that the Mortgagee shall advance and pay
when due said annual taxes, assessments and insurance premiums, and charge such
advances to the mortgage debt.

