

State of South Carolina,

County of GREENVILLE.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, MYRTLE A. HAMLIN AND LESSIE HEATH, SEND GREETING: WHEREAS, WE the said Myrtle A. Hamlin and Lessie Heath,

in and by ~~OUR~~ certain promissory note in writing, of even date with these Presents ~~are~~ well and truly indebted to the LIBERTY LIFE INSURANCE COMPANY, a corporation chartered under the laws of the State of South Carolina, in the full and just sum of Thirteen Hundred (\$1300.00) DOLLARS, to be paid at its Home Office in Greenville, S. C., together with interest thereon from date hereof until maturity at the rate of five (5) per centum per annum, said principal and interest being payable in monthly instalments as follows:

Beginning on the 1st day of June, 1949, and on the 1st day of each month of each year thereafter the sum of \$24.54 to be applied on the interest and principal of said note, said payments to continue up to and including the 1st day of April, 1954, and the balance of said principal and interest to be due and payable on the 1st day of May, 1954; the aforesaid monthly payments of \$24.54 each are to be applied first to interest at the rate of five (5) per centum per annum on the principal sum of \$1300.00 or so much thereof as shall, from time to time, remain unpaid and the balance of each monthly payment shall be applied on account of principal.*

All instalments of principal and all interest are payable in lawful money of the United States of America; and in the event default is made in the payment of any instalment or instalments, or any part thereof, as therein provided, the same shall bear simple interest from the date of such default until paid at the rate of seven (7%) per centum per annum.

And if at any time any portion of principal or interest shall be past due and unpaid, or if default be made in respect to any condition, agreement or covenant contained herein, then the whole sum of the principal of said note remaining at that time unpaid together with the accrued interest, shall become immediately due and payable, at the option of the holder thereof, who may sue thereon and foreclose this mortgage; and if said note, after its maturity, should be placed in the hands of an attorney for suit or collection, or if, before its maturity, it should be deemed by the holder thereof necessary for the protection of its interests to place, and the holder should place, the said note or this mortgage in the hands of an attorney for any legal proceedings; then and in either of such cases the mortgagor promises to pay all costs and expenses including a reasonable attorney's fee, these to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW, KNOW ALL MEN, That WE the said Myrtle A. Hamlin and Lessie Heath in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said LIBERTY LIFE INSURANCE COMPANY according to the terms of the said note, and also in consideration of the further sum of THREE DOLLARS, to US the said Myrtle A. Hamlin and Lessie Heath in hand well and truly paid by the said LIBERTY LIFE INSURANCE COMPANY, 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 LIBERTY LIFE INSURANCE COMPANY:

All that piece, parcel or lot of land with the improvements thereon situate, lying and being in Monaghan Mills Village, Greenville County, South Carolina, and being more particularly described as Lot No. 22, Section 1, as shown on a plat entitled "Subdivision for Victor-Monaghan Mills, Greenville, S. C.", made by Pickell & Pickell, Engineers, Greenville, S. C., on December 20, 1948, and recorded in the R. M. C. Office for Greenville County in Plat Book S, at Pages 179-181, inclusive. According to said plat, the within described lot is also known as No. 12 Pelzer Street and fronts thereon 90 feet.

This is the identical property this day conveyed to the Mortgagor by J. P. Stevens & Co., Inc., by its deed contemporaneously delivered and to be contemporaneously recorded with this mortgage in the R. M. C. Office for Greenville County, South Carolina.

This mortgage is given to secure a portion of the purchase price of the within described property and includes jacket water heater and tank installed in said premises.

*The privilege is reserved to pay the debt in whole or in an amount equal to one or more monthly payments on the principal that are next due on the note on the first day of any month prior to maturity.

