

FILED  
GREENVILLE CO. S. C.

DEC 12 10 40 AM 1950

OLLIE FARNSWORTH  
R.M.C.

# State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

T. CHARLES GOWER

(herein called mortgagor) SEND GREETING:

WHEREAS, the said mortgagor T. Charles Gower

in and by a certain promissory note in writing, of even date with these Presents is 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 Fourteen Thousand and No/100 (\$14,000.00) 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 four and one-half (4½%) per centum per annum, said principal and interest being payable in monthly instalments as follows: Beginning on the 12th day of January, 1951, and on the 12th day of each month of each year thereafter the sum of \$145.18 to be applied on the interest and principal of said note, said payments to continue up to and including the 12th day of November, 1960, and the balance of said principal and interest to be due and payable on the 12th day of December, 1960; the aforesaid monthly payments of \$145.18 each are to be applied first to interest at the rate of four and one-half (4½%) per centum per annum on the principal sum of \$14,000.00 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 and 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 the said mortgagor, 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 the said mortgagor 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, has granted, bargained, sold and released, and by these Presents does grant, bargain, sell and release unto the said LIBERTY LIFE INSURANCE COMPANY

All that certain piece, parcel or lot of land with the buildings and improvements thereon situate, lying and being on the West side of River Street in the City of Greenville, County of Greenville, State of South Carolina, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the West side of River Street at corner of property now or formerly of Miss Berry and running thence with the West side of River Street N. 1-4/5 E. 74 feet to a stake at corner of property now belonging to Conyers & Gower, Inc.; thence with line of Conyers & Gower, Inc., property (formerly Walker) S. 71-00 W. 384 feet to an iron pin in line of property now or formerly of H. K. Townes; thence with said Townes property S. 18-10 W. 80 feet to an iron pin at corner of lot of Anna J. Stathos; thence with said Stathos line N. 71-43 E. 68 feet to an iron pin in line of property now or formerly of Second Presbyterian Church; thence with the line of said Church property N. 19-00 W. 11 feet to an iron pin at corner of property of said Church and mortgagor; thence with the line of said Church property and with line of Berry property N. 71-00 E. 288 feet to an iron pin on the West side of River Street, the beginning corner.

This is the same property that was conveyed to the mortgagor herein by deeds of Roberta Davis and James T. Finley, dated December 29, 1944, and September 15, 1945, and recorded in the R.M.C. Office for Greenville County, S.C. in Deed Book 271, page 174 and Deed Book 280, page 373.

Together with all rights which the mortgagor herein has in and to the use of that 15 foot private driveway lying partly on the north side of the above described property and on the south side of property of Conyers & Gower adjacent thereto, said rights of the mortgagor being fully set forth in agreement between Conyers & Gower and T. Charles Gower dated September 27, 1945, recorded in Deed Book 281, page 13.