



REAL ESTATE MORTGAGE

BOOK 1399 PAGE 866

State of South Carolina,

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, Our the said James E. McManus and Jeanette S. McManus, hereinafter called Mortgagor, in and by our certain Note or obligation bearing even date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal sum of Two-Thousands and 00/100 Dollars (\$ 2,000.00), with interest thereon payable in advance from date hereof at the rate of 10.62 % per annum; the principal of said note together with interest being due and payable in (30) Thirty

Monthly installments as follows:
(Monthly, Quarterly, Semi-Annual or Annual)

Beginning on June 31, 1977, and on the same day of each Successive period thereafter, the sum of Two-thousand and 00/100 Dollars (\$ 2,000.00) and the balance of said principal sum due and payable on the day of , 19 .

The aforesaid payments are to be applied first to interest at the rate stipulated above and the balance on account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this mortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the note secured by this mortgage, with accrued interest, shall become due and payable in full or may, at the Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable to the Bank.

Said note provides that past due principal and/or interest shall bear interest at the rate of % per annum, or if left blank, at the maximum legal rate in South Carolina, as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America, at

the office of the Mortgagee in Greenville, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

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 Mortgagee 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 Mortgagee at and before the sealing and delivery 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 Mortgagee the following described real estate, to-wit:

All that certain piece, parcel or lot of land near the City of Greenville County of Greenville, State of South Carolina, Being known and designated as lot no. 31 of Subdivision known as Edwards Forest and according to a plat by Woodward Engineering Company dated February 22, 1955, recorded in the R. M. C. Office for Greenville County in Plat Book EE at Page 105, having the following metes and bound, to-wit:

Beginning at an iron pin on the Northern side of Woodburn Drive, joint front corner of Lots Nos. 31 and 32 and running thence along the line of these lots, N. 31.2W. 156.3 feet to an iron pin in the line of Lot No. 16; thence S 56-13 W. 156.3 feet to an iron pin on the eastern side of Bellview Drive; thence with Bellview Drive, S. 33-47 E. 130 feet to an iron pin; thence with the curve of the intersection of Bellview Drive, the chord of which is S. 75-10 E. 28.8 feet to an iron pin on the northern side of Woodburn Drive; thence with Woodburn Drive No. 58-38E. 130 feet to the point of beginning.

This being the same piece of property of which was conveyed to James E. McManus and Rachael Jeanette McManus by Alvin L. Vaughan on May 24, 1977 and recorded in the Greenville County Clerk's Office on May 24, 1977 in Deed Book 702 Page 500.

Mortgagees Address; Citizens & Southern National Bank of S.C.
P.O. Box 1449
Greenville, S.C. 29602

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