31.



scribed property, to-wit:

To All Whom These Presents May Concern:  I, Charles A. Owen , Jr., of Greenville County, SEND GREETIN  WHEREAS, I the said Charles A. Owen , Jr.  in and by My certain promissory note, in writing, of even date with these presents am well truly indebted to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, in full and just sum of Nine Thousand and No/100 (\$ 9,000.00  Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment. Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the fully of each and every calendar month hereafter in advance, until the full principal sum, with interest as been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage is added to the amount due on said note, and to be collectible as a part thereof, if the se be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN, That I, the said Charles A. Owen, Jr.  in consideration of the said debt and sum of money aforesaid, and for the better securing the paym thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE.	State of South Carolina	MORTGAGE OF REAL ESTATE
in and by my certain promissory note, in writing, of even date with these presents am well truly indebted to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, in full and just sum of Nine Thousand and No/100 (\$ 9,000.00 Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the full day of each and every calendar month hereafter in advance, until the full principal sum, with interest been paid, said monthly payments shall be applied first to the payment of interest, computed mor ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgasid note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the se be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN. That I, the said Charles A. Owen, Jr.	COUNTY OF Greenville	
in and by my certain promissory note, in writing, of even date with these presents am well truly indebted to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, in full and just sum of Nine Thousand and No/100 (\$ 9,000.00 Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment. Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the full of the said monthly payments shall be applied first to the payment of interest, computed mor ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hot thereof, become immediately due and payable, who may sue thereon and foreclose this mortgate in the hands of an attorney for collection, or if said debt, or any part thereof, if the se be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN, That I , the said Charles A. Owen , Jr.	To All Whom These Presents May Concern:	
in and by my certain promissory note, in writing, of even date with these presents am well truly indebted to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, in full and just sum of Nine Thousand and No/100 (\$ 9,000.00 Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the full of a great and every calendar month hereafter in advance, until the full principal sum, with interest been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgasid note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the se be placed in the hands of an attorney for collection, or if said debt, or any part thereof, if the se be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN. That I, the said Charles A. Owen, Jr.	I, Charles A. Owen , Jr., of Greenville Con	unty, SEND GREETINGS
full and just sum of Nine Thousand and No/100 (\$ 9,000.00 Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment. Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the foliation of each and every calendar month hereafter in advance, until the full principal sum, with interest as been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the holthereof, become immediately due and payable, who may sue thereon and foreclose this mortgasid note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the see be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN. That I , the said Charles A. Owen , Jr.	WHEREAS, I the said Charles A. Owe	n, Jr.
full and just sum of Nine Thousand and No/100 (\$ 9,000.00 Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment.  Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the foliated and every calendar month hereafter in advance, until the full principal sum, with interest as been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the holthereof, become immediately due and payable, who may sue thereon and foreclose this mortgasial note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the see be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect and attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW KNOW ALL MEN. That I , the said Charles A. Owen , Jr.  NOW KNOW ALL MEN. That I , the said Charles A. Owen , Jr.	in and by my certain promissory note, in writing	g, of even date with these presents am well and
Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installment.  Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the fay of each and every calendar month hereafter in advance, until the full principal sum, with interest been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage and note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the said placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW-KNOW ALL MEN. That I, the said Charles A. Owen, Jr.  NOW-KNOW ALL MEN. That I, the said Charles A. Owen, Jr.	truly indebted to FIRST FEDERAL SAVINGS AND	LOAN ASSOCIATION OF GREENVILLE, in the
Sixty-Eight and 24/100 (\$ 68.24 ) Dollars upon the fday of each and every calendar month hereafter in advance, until the full principal sum, with interhas been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage said note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the said be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW-KNOW ALL MEN. That I , the said Charles A. Owen , Jr.  in consideration of the said debt and sum of money aforesaid, and for the better securing the payment of the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE.	full and just sum of Nine Thousand and No/l	.00 (\$ 9,000.00
has been paid, said monthly payments shall be applied first to the payment of interest, computed more ly on the unpaid balance, and then to the payment of principal; said note further providing that if at time any portion of the principal or interest due thereunder shall be past due and unpaid for a per of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or any of stipulations of this mortgage, the whole amount due under said note, shall, at the option of the hol thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage and note further providing for ten (10%) per centum attorney's fee beside all costs and expenses collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the sabe placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collect by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage) in and by said note, reference being thereunto had, will more fully appear.  NOW-KNOW ALL MEN. That I, the said Charles A. Owen, Jr.  in consideration of the said debt and sum of money aforesaid, and for the better securing the payments of the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE,	Dollars, with interest at the rate of six (6%) per	r centum per annum, to be repaid in installments of
in consideration of the said debt and sum of money aforesaid, and for the better securing the paym thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE,	has been paid, said monthly payments shall be applied by on the unpaid balance, and then to the payment of time any portion of the principal or interest due thereof thirty (30) days, or failure to comply with any of stipulations of this mortgage, the whole amount due thereof, become immediately due and payable, which said note further providing for ten (10%) per central collection, to be added to the amount due on said not be placed in the hands of an attorney for collection attorney, or by legal proceedings of any kind	ed first to the payment of interest, computed month- f principal; said note further providing that if at any reunder shall be past due and unpaid for a period f the By-Laws of said Association, or any of the e under said note, shall, at the option of the holder ho may sue thereon and foreclose this mortgage; um attorney's fee beside all costs and expenses of te, and to be collectible as a part thereof, if the same ion, or if said debt, or any part thereof, be collected d (all of which is secured under this mortgage); as
in consideration of the said debt and sum of money aforesaid, and for the better securing the paym thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE,		Charles A. Owen , Jr.
thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE,		formatid and for the better are the the
cording to the terms of said note, and also in consideration of the further sum of Three Dollars to	thereof to the said FIRST FEDERAL SAVINGS ANI	D LOAN ASSOCIATION OF GREENVILLE, ac-
	cording to the terms of said note, and also in consider	eration of the further sum of Three Dollars to me

Charles A. Owen, Jr. in hand well and truly paid by the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, 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 FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, the following de-

"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, and on the west side of North Franklin Road in a section known as Sans Souci, and being known and designated as Lot No. 233 of the property of the Colonia Land Company as shown on plat thereof recorded in the R. M. C. office for Greenville County in Plat Book J at pages 4 and 5, and having, according to said plat, the following metes and bounds, to-wit:

"BEGINNING at an iron pin on the west side of North Franklin Road at the corner of Lot No. 232, and running thence along the line of that lot, N. 57-02 W. 200 feet to an iron pin at the rear corner of said lot; thence N. 32-58 E. 68 feet to an iron pin at the rear corner of Lot No. 234; thence along the line of that lot, S. 57-02 E. 200 feet to an iron pin at the corner of said lot on the west side of North Franklin Road; thence along the west side of North Franklin Road, S. 32-58 W. 68 feet to the beginning corner, including the plumbing, electrical and heating fixtures now located on said premises, or to be installed thereon, which are hereby expressly agreed to be a part of the realty. Being the same conveyed to me by Bernice Brown and Mary L. Brown by deed of even date herewith, not yet recorded."