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REAL ESTATE MORTGAGE

DONNIE S. TANKERSLEY
R.M.C.

State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we the said Richard L. Harvey and Janice A. Harvey,
hereinafter called Mortgagor, in and by their 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 Ten Thousand and No/100 Dollars (\$ 10,000.00),
with interest thereon payable in advance from date hereof at the rate of in ac/ 60 sixty of even
principal of said note together with interest being due and payable in 60 sixty of even
monthly Number date.

interest Interest only beginning September 1, 1975, and payments of principal and
Beginning on March 1, 1976, and on the same day of
each monthly period thereafter, the sum of
Two Hundred Twenty Two and 44/100 Dollars (\$ 222.44)
and the balance of said principal sum due and payable on the 1st day of February, 1981.

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 pres-
ents, 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 situate, lying and being
in the State of South Carolina, County of Greenville, O'Neal Township,
about four miles North from Greer, S. C., on the East side of the road
that leads from Mosteller's Mill to the Washington-O'Neal Road, being
that portion of Tract No. 3, as shown on plat of property of S. R. Roe
Estate made by H. S. Brockman, Surveyor, dated November 12, 1935, which
lies on the east side of said road, and having the following courses and
distances, to-wit:

BEGINNING at an iron pin, joint corner of the W. H. Roe Estate lands,
and runs thence with the line of the said W. H. Roe Estate, N. 5-48 E.,
407 feet to an iron pin on the said line and joint corner of Tracts 2 and
3; thence with the line of Tract No. 2 N. 84-55 W., 425 feet, more or
less, to a point in the center of the said road; thence with the said
road as the line slightly southwest to a point in the said road and on
another line of the W. H. Roe Estate lands; thence with the said line
S. 85-32 E., 465 feet, more or less, to the beginning corner, and con-
taining 4.16 acres, more or less.

This mortgage is junior in lien to that lien recorded in the R.M.C. Office
for Greenville County in R.E.M. Book 1152, Page 571 and also is junior in
lien to that lien recorded in Deed Book 971, Page 795.

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