

MORTGAGE OF REAL ESTATE

State of South Carolina }
COUNTY OF Greenville }

To All Whom These Presents May Concern:

I, John Frank Cummings,

SEND GREETING:

WHEREAS, I the said John Frank Cummings,

in and by my certain promissory note in writing of even date with these Presents, am well and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Four hundred and no/100 (\$ 400.00) Dollars, with interest from the date hereof at the rate of seven per cent (7 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

Fifteen and 74/100 (\$ 15.74) dollars due and payable on the 5th day of each and every calendar month hereafter until the full principal sum, with interest and all costs, insurance, and expenses incurred in connection with said loan, has been paid, said monthly payments to be applied first to the payment of interest, and then to payment of principal, costs, expenses and insurance, if any, incurred; and said note further providing that if at any time any portion of the principal or interest due hereunder shall be past due and unpaid for a period of sixty (60) days, or upon failure to comply with any of the by-laws of said Association, or with any of the stipulations of this mortgage, the whole amount due under said note, shall at the option of the holder become immediately due and payable, and said note further providing for a reasonable attorney's fee besides all costs and expenses of collection, to be added to the amount due on said note, and collectible as a part thereof, if the same be placed with an attorney for collection, or if said debt, or any part thereof, be collected by an attorney or by legal proceedings of any kind.

KNOW ALL MEN BY THESE PRESENTS, That I the said

John Frank Cummings, in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said CITIZENS BUILDING & LOAN ASSOCIATION, Greer, S. C., according to the terms of the said note, and also in consideration of the further sum of Three (\$3.00) Dollars to me the said mortgagor in hand well and truly paid by the said mortgagee, at and before the sealing and delivery of these Presents (receipt of which is hereby acknowledged), have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns:

That certain lot, parcel or tract of land, with all improvements now constructed thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Grove Township, having the following metes and bounds, to wit:-

BEGINNING at Rock north side of road at corner of Elzie Williams line, thence along said line S. 79-3/4 W. 4.74 chains to a stake, corner of Ed. Boyce line; thence S. 5 E. 1.07 chains to a stake; thence S. 72-1/2E. 274 chains to a stake, corner Mary Flemings line; thence N. 29-1/2 E. 3.12 chains to beginning corner, and being known as lot # 1 of the survey of J. A. Pickens, April 7, 1945, said tract formerly belonging to Myrtle Bradley, and conveyed to me by Myrtle Bradley by deed dated February 21, 1946, and recorded in R.M.C. Office for Greenville County in Vol. 287, page 429.

ALSO, lot #2- Beginning at north side of road corner lot # 1; thence S. 29-1/2 W. 3.12 chains to stake corner of Mary Fleming line, thence along said line S. 25 E. 94 links Or 62 feet to stake; thence N. 60 E. 3.57 chains to rock on side of road; thence along said road 2.50 chains to the beginning corner and known as lot #2; conveyed to me by Myrtle Bradley by deed dated February 21, 1946, and recorded in R.M.C. Office for Greenville County in Vol. 287, page 429.

Witness:
H. B. McHarty

Paid Feb. 24, 1953
Citizens B. & L. Association
Greer, S. C. - B. A. Bennett, Secy-Treas.
W. A. Medlock

24 Feb 53
Ollie Farnsworth

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