

AUG 6 11 17 AM '59

MORTGAGE OF REAL ESTATE

THE STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, Shirley C. Halter, SEND GREETING:
 WHEREAS I the said Shirley C. Halter
 am indebted unto PROVIDENT LIFE AND ACCIDENT
 INSURANCE COMPANY, Chattanooga, Tennessee, by my promissory note, in writing, of even date here-
 with, of which the following is a copy:
 \$ 20,000.00 Greenville, South Carolina August 5, 19 59

"For value received, we jointly and severally promise to pay to the order of PROVIDENT LIFE
 AND ACCIDENT INSURANCE COMPANY the principal sum of Twenty Thousand and no/100
 (\$20,000.00) Dollars, with interest thereon from date hereof at the rate
 of 5½ per cent. per annum, said interest and principal sum to be paid as follows:

"Beginning on the first day of October, 19 59, and on the first day of
 each month thereafter, the sum of One Hundred Thirty-Seven and 58/100 Dollars, to be applied on
 the principal and interest of this note until the first day of September, 19 79, when
 any balance remaining due on principal, with accrued interest, shall be payable in full. The aforesaid monthly
 payments of \$137.58 Dollars each are to be
 applied first to interest at the rate of 5½ per cent. per annum on the principal sum of Twenty
 Thousand and no/100 Dollars, 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 installments of prin-
 cipal and interest of this note being payable in lawful money of the United States of America at the Home
 office of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY in Chattanooga, Tennessee, or
 at such other place as the holder hereof may from time to time designate in writing.

"This note and the interest are secured by a first mortgage on real estate of even date herewith, on
 property located in Greenville County, South Carolina.

"If this note is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce its
 collection, or to protect the security for its payment, the makers will pay all costs of collection and litigation
 together with a ten (10%) per cent. attorney's fee.

"All installments of principal and interest of this note shall bear interest after the due date at the rate
 of seven (7%) per cent. per annum.

"Upon failure to pay an installment of principal and interest of this note within thirty days
 after due, or upon failure to comply with any of the conditions or requirements in the mortgage securing this
 note, then the remaining installments of interest and principal secured by said mortgage shall at once become
 due and payable, at the option of the legal holder hereof.

"The makers and endorsers severally waive demand, presentment, protest and notice of protest and
 expressly agree that this note, or any payment hereunder, may be extended from time to time without in
 any way affecting the liability of the makers and endorsers hereof.

"By giving payee of this note 30 days' advance written notice, privilege is given
 the payor to make additional payments on the principal of this indebtedness on any date
 when interest becomes due and payable: Provided that prior to five years from date, the
 amount paid on account of principal in any one year beginning at the date or at any anni-
 versary of this instrument, including obligatory principal payments, if any, shall not
 exceed 20% of the original indebtedness: and provided further that such payments shall
 be for the exact amount of such portion of any consecutive number of the ensuing monthly
 payments as would be applied to principal if these monthly payments were made when due."