



REAL ESTATE MORTGAGE

BOOK 1403 PAGE 221

State of South Carolina

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we the said Raymond E. Karam and Philomene H. Karam 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 four thousand six dollars and 14/100 Dollars (\$ 4,006.14), with interest thereon payable in advance from date hereof at the rate of 10 % per annum; the principal of said note together with interest being due and payable in (60) sixty

monthly installments as follows:

(Monthly, Quarterly, Semi-annual or Annual)

Beginning on July 31, 19 77, and on the same day of each monthly period thereafter, the sum of eighty-nine dollars and 24/100 Dollars (\$ 89.24) and the balance of said principal sum due and payable on the 21 day of June, 19 82.

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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 10 % 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

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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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 4 of a subdivision known as Woodruff Road Heights according to a plat thereof prepared by Jones Engineering Services dated April, 1971 and recorded in the R.M.C. Office for Greenville County in Plat Book 40, at Page 159 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Angle Lane at the joint front corner of Lots Nos. 4 and 5, and running thence along the joint line of said lots, S.44-40E. 170 feet to an iron pin at the joint rear corner of said lots; thence along the joint line of Lots Nos.3 and 4, S.40-35W. 326 feet to an iron pin on the northeastern side of Woodruff Road; thence along the northeastern side of Woodruff Road, N.44-40W. 160 feet to an iron pin; thence continuing along the northeastern side of Woodruff Road at it intersects with the southeastern side of Angle Lane, the curvation of which is N.2-00W. 28.8 feet, to an iron pin on Angle Lane; thence along Angle Lane, N.42-20 E. 305 feet to the point of beginning; being the same conveyed to me A.M. Bridges by deed dated March 16, 1973 and recorded in the R.M.C. Office for Greenville County in Deed Vol 970, page 241.

This conveyance is made subject to any restrictions, reservations, zoning ordinances or easements that may appear of record, on the recorded plat(s), or on the premises.

THIS is the same property that was conveyed to Raymond E. Karam and Philomene H. Karam by Thomas S. Bridges on July 6, 1973 recorded in book 978 of Deeds p.434. RMC Office Greenville County. (See Attached)

Mortgagees Address: Citizens and Southern National Bank of South Carolina P. O. Box 1449 Greenville, South Carolina 29601

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