## State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

We, Lawrence Clemente and Ramona S. Clemente, of Greenville County.

3 20 PM 1962

WHEREAS, I/we the aforesaid mortgagor (s) in and by my/our certain promissory note, in writing of even date with these presents am/are well and truly indebted to FIRST FEDERAL/BAVINGS & LOAN ABSOCIATION OF GREEN-LAVINGS & LOAN ABSOCIATION OF GREE

cured hereby), said note to be repaid with interest at the rate specified therein in installments of

One Hundred Fourteen and 39/100 - - - - (\$ 114:39 ) Dollars upon the first day of each and every calendar month hereafter in advance, until the full principal sum, with interest, has been paid, such monthly payments to be applied first to the payment of interest, computed monthly on the unpaid principal balances, and then to the new payment of principal. The last payment on said nois, if not paid earlier and if not subsequently

extended, will be due and payable 2.5. years after date. The note further provides that if at any time any portion of the principal or inferest due thereunder shall be past due and unpaid for a period of thirty (30) days, or failure to comply with any of the By-Laws of said Association, or 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 the holder may sue thereon and foreclose this mortgage; said note further providing for ten (10%) per centum attorney's fee beside all costs and expenses of collection, to be added to the amount due on said note, and to be collectible as a part thereof, if the same be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collected by an attorney, or by legal proceedings of any kind (all of which is secured under this mortgage); as in and by said note, reference being thereunto had, will more fully appear.

NOW KNOW ALL MEN, That I/we, the said mortgagor(s) in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, according to the terms of said note, and also in consideration of the further sum of Three Dollars to me/us the said mortgagor(s) 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 described property, to-wit:

"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, known and designated as Lot No. 31 on plat No. 3 of Cherokee Forest Subdivision made by J. Mac Richardson, Surveyor, January 23, 1959, recorded in the R.M.C. Office for Greenville County in Plat Book QQ, pages 36 and 37, and having, according to said plat, the following metes and bounds, courses and distances, to-wit:

"BEGINNING at an iron pin on the north side of Roberta Drive, joint front corner of Lots 31 and 49; thence with the joint line of said lots, N. 15-58 E. 170 feet to an iron pin, corner of Lot No. 32; thence with the line of said lot, S. 67-37 E. 163.4 feet to an iron pin on the west side of Vicki Circle; thence with the west side of said street, S. 10-00 E. 109 feet to an iron pin; thence with the curve of said street as it intersects with Roberta Drive, the chord of which is S. 16-03 W. 63,6 feet to an iron pin on the north side of Roberta Driven thence with the north side of said street, N. 74-02 W. 176. I feet to the beginning corner; being the same property conveyed to us by C. R. Maxwell by deed of even date to be recorded herewith. "

In addition to the above mentioned monthly payments of principal and interest payable under the terms of the note secured hereby, the mortgagor (s) agree (s) to pay to the mortgages on the first day of each month until the note secured by this instrument is fully paid, the following sums: a sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes, and assessments next due on the mortgaged property (all as estimated by the mortgages) less all sums already paid therefor, divided by the number of months to elapse before one month prior to the date when such premiums, taxes, and assessments will be due and payable, such sums to be held by mortgagee in escrow to pay said premiums, taxes and special assessments. Should these payments exceed the amount of payments actually made by the mortgages for taxes, assessments, or insurance premiums, the excess may be credited by the mortgagee XXXXXXXXXXXX on subsequent payments to be made by the mortgagor (s); if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the mortgagor (s) shall pay to the mortgagee any amounts necessary to make

PAID, SATISFIED AND CAMCELLED

up the deficiency.

Jon D. Cook sice President Thomasy 24 369.