REGULATION NO. 22 COMPLIEU WITH FILED GREENVILLE CO. S. C. BOOK 1278 PAGE 363

HAY 24 11 21 AH '73 REAL ESTATE MORTGAGE

State of South Carolina,

County of <u>Greenville</u>

donnie S. Tankersley R.H.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS,I the saidRichard L. Roche
hereinafter called Mortgagor, in and by my 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 NINETEEN THOUSAND
with interest thereon payable in advance from date hereof at the rate of8% per annum; the prin-
cipal of said note together with interest being due and payable in ( <u>240</u> ) <u>monthly</u>
[Monthly, Quarterly, Semi-annual or Annual] installments as follows
Beginning on July 1 , 19.73 , and on the same day o
each period thereafter, the sum o
ONE HUNDRED FIFTY EIGHT & NINETY-TWO ONE-HUNDREDTHS Dollars (\$ 158.92
and the balance of said principal sum due and payable on the _1 day ofJune, 19_93
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 <u>Greenville</u>, 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 piece, parcel or lot of land situate, and being in State of South Carolina, County of Greenville, on the southeastern side of Mount Vista Avenue, being known and designated as a portion of Lot # 196 and 197 according to plat of second revision of Traxler Park prepared by R. E. Dalton, dated March, 1923, recorded in plat book F page 114 & 115, and having according to a more recent plat prepared by Charles F. Webb, R.L.S. dated October 27, 1965, the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Mount Vista Avenue, which iron pin is located 54.2 feet southwest of Rock Creek Drive and running thence S. 24-38 E. 190 feet to an iron pin; thence along the rear line of Lot # 201 & 202, S. 64-37 W. 67 feet to an iron pin; thence N. 25-23 W. 190 feet to an iron pin on southeastern side of Mount Vista Avenue; thence with the southeastern side of Mount Vista Avenue N. 64-37 E. 69.5 feet to an iron pin the point of beginning.

1-04-111-Bent Cafule Mortgage