GEVEN CO. S. C. REAL ESTATE MORTGAGE

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State of South Carolina, 3

TARKERSLEY

County of GRARIVILLS

TO ALL WHOM THESE PRESENTS MAY CONCERN:

we, Jimmy D. Skinner and Shirley R. Skinner

SEND GREETINGS:

WHEREAS, _	ve	the said Jim	y D. Skinner	and Shirle	y R. Skinner
hereinafter called	d Mortgagor, in	and by	our	certain	Note or obligation bearing
even date lierez	vith, stand inc	lebted, firmly h	eld and bound	unto THE C	ITIZENS AND SOUTHERN
NATIONAL BANK	C OF SOUTH C	AROLINA, hereit	nafter called M	ortgagee, in t	the full and just principal
sum ofFive	Thousand an	d NO/100		[	Collars (\$ 5,000.00 ),
with interest ther	reon payable in	advance from da	ate hereof at the	rate of 12.7	5.1% per annum; the prin-
cipal of said not	e together with	interest being d	ue and payable	in ( <u>60</u> )	
500	nthly				installments as follows:
Beginning on	<u> </u>	ıly 29,		19 79	, and on the same day of
each	zonthly			pe	eriod thereafter, the sum of
One Hundred Thirteen and 13/100					
					June , 1984.

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 12-75 % 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 dept 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

Greenville, . South Carolina, or at such other place as the office of the Mortgagee in \_ 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 and lot of land, situate, lying and being in Greenville County, O'Neal Township, State of South Carolina, and containing 1.0 acre, more or less, as shown on survey and plat entitled "Property of Jimmy D. and Shirley R. Skinner", prepared by Gould & Assoc., Surveyors, dated 5-31-79, and recorded in R.M.C. Office for Greenville County in Plat Book 7-H at page 96 referen reference to said plat hereby pleaded for a more complete description as to metes and bounds, courses and distances.

This is that same property conveyed to mortgagors by deed of James A. St. John to be recorded herewith.

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Un 104-111-Real Estate Mortgage

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