Hoy 4 3 24 PH '75 CREENVILLE CO. S. C.N 42 FACE 844 65-002-03 (REV. 4/74) CONSTRUCTION LOAN State of South Carolina **Greenville** County of 12446 TO ALL WHOM THESE PRESENTS MAY CONCERN: WHEREAS, I, (We) Lamar O. Wiggins and Ruth Wiggins the Mortgagor(s), in and by a certain promissory note in writing, of even date with these Presents is well and truly indebted to THE SOUTH CAROLINA NATIONAL BANK ... hereinafter called the Mortgagee, a national banking association, in the full and just sum of _Forty Thousand_ = per centum (8-1/2) per annum on the unpaid balance until paid. The said principal and interest shall be payable of at the office of THE SOUTH CAROLINA NATIONAL BANK in Greenville , South Carolina or at such other place as the holder hereof may designate in writing.

All installments of principal and all interest are payable in lawful money of the United States of America; and in the event default is made in the payment of any installment or installments, or any part thereof, as therein provided, the same shall bear simple interest from the date of such default until paid at the rate of 8-1/2.... per centum per annum.

And if at any time any installment or portion of principal or interest shall be past due and unpaid, or if default be made in respect to any condition, agreement or covenant contained herein, then the whole sum of the principal of