

MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, Joel F. Ginn, of Greenville County, South Carolina

SEND GREETINGS:

WHEREAS I the said Joel F. Ginn

in and by my certain promissory note, in writing, of even date with these presents, am well and truly indebted to FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, S. C., in the full and just sum of NINETEEN HUNDRED & NO/100

(\$ 1900.00 ) Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installments of NINETEEN & NO/100

(\$ 19.00 ) Dollars upon the first day of each and every calendar month hereafter until the full principal sum with interest, has been paid; said monthly payments shall be applied first to the payment of interest, computed monthly on the unpaid balance, and then to the payment of principal; said note further providing that if at any time any portion of the principal or interest 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 thereof, become immediately due and payable, who may sue thereon and foreclose this mortgage; said note further providing for a reasonable attorney's fee, besides all costs and expenses of collection, to be added to the amount due on said note, and to be collected 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.

NOW, KNOW ALL MEN, That I Joel F. Ginn, the said

in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, S. C., according to the terms of said note and also in consideration of the further sum of Three Dollars to me the said Joel F. Ginn

in hand well and truly paid by the said FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, S. C. 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 FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, S. C., the following described property to-wit:

tract "All that certain piece, parcel or ~~part~~ of land, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Grove Township, on the Southeast side of U. S. Highway No. 29, containing 4.1 acres, more or less, and being described by metes and bounds, as follows:

Beginning at a stake on the Southeast side of U. S. Highway No. 29, at corner of lot heretofore conveyed to S. M. Capell, and running thence with the line of said lot, S. 23-50 E. 475 feet to a stake in line of property now or formerly owned by Mrs. Cason; thence with the line of the Cason property N. 73-45 E. 535 feet to a stake, corner of property now or formerly owned by P. M. Huff; thence with the line of the Huff property, N. 52 W. 726 feet to a stake on U. S. Highway No. 29; thence with the Southeastern side of U. S. Highway No. 29, S. 45-50 W. 208.22 feet to the beginning corner; said property being all of the tract of land conveyed to Joel F. Ginn by R. B. Gresham by deed date d December 23, 1936, recorded in the R. M. C. Office for Greenville County in Book of Deeds 191 at page 100 except one (1) acre heretofore conveyed to S. M. Capell.

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It is agreed that the mortgagor shall pay the interest on the mortgage as provided in the promissory note secured hereby, and in addition to the monthly payments provided for in the promissory note, shall pay the interest on the mortgage (a) for the period of time specified in the promissory note, and (b) for the period of time specified in the promissory note, when as recommended by the mortgagee, shall become a part of the monthly installments due under the terms of this mortgage and the note secured thereby.