



State of South Carolina

MORTGAGE OF REAL ESTATE

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

L. Henry J. Richards, of Greenville County

SEND GREETINGS:

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 SAVINGS & LOAN ASSOCIATION OF GREENVILLE, in the full and just sum of Twelve Thousand and No/100 - - - - - (\$12,000.00) Dollars (or for future advances which may be made hereunder at the option of said Association, which advances shall not exceed the maximum amount stated herein and shall be evidenced by a subsequent promissory note or notes secured hereby), said note to be repaid with interest at the rate specified therein in installments of

Eighty-Five and 98/100 - - - - - (\$ 85.98 - - - - -) 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 payment of principal. The last payment on said note, if not paid earlier and if not subsequently extended, will be due and payable 20 years after date. The note further provides 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, 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, in Chick Springs Township as is more fully shown on a survey for Henry J. Richards prepared by R. B. Bruce, R.L.S., September 1960, and recorded in the R.M.C. Office for Greenville County in Plat Book UU, Page 90 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point at the intersection of Loganberry Circle and Cone Street and running thence along the northern side of said Cone Street, S. 85-45 W. 291.5 feet to a point in the center of said Cone Street; running thence along the western side of a 12-foot alley, S. 26-16 W. 276.2 feet to a point in a right-of-way for a 24-inch water main and running thence along the line of property now or formerly of C. A. Edwards and Lula B. Edwards and shown on the survey heretofore mentioned as a .53 acre tract, N. 79-37 E. 310.8 feet to a point; running thence S. 82-58 E. 78.7 feet to a point on the western side of Loganberry Circle; running thence with the western side of said Loganberry Circle, N. 7-02 W. 225 feet to the point of beginning.

The above-described property was conveyed to Henry J. Richards in three separate deeds, (1) deed from Helen W. Richards dated August 4, 1960 and recorded in the R.M.C. Office for Greenville County in Deed Vol. 656, at Page 344, (2) deed of C. A. Edwards and Lula B. Edwards dated September 30, 1960 and recorded in Deed Vol. 660, at Page 171, and (3) deed of Beulah D. Loftis, Claude Edwards and Belle Edwards by deed dated September 30, 1960 in Deed Vol. 660, at Page 174.

The above-described property is subject to a right-of-way 12 feet wide for purposes of egress and ingress lying along the western boundary of the property of the mortgagor and shown on plat of the property of Henry J. Richards recorded in the R.M.C. Office for Greenville County in Plat Book UU, at Page 90.