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GREENVILLE CO. S. C.  
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OLLIE FARNSWORTH  
R. H. C.

BOOK 1203 PAGE 603



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

L. Lillian E. Gainey

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Nineteen Thousand, Seven Hundred Fifty and No/100-----(\$ 19,750.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of

One Hundred Fifty-two and 45/100-----(\$ 152.45 ) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 25 years after date; and

WHEREAS, said 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 days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings, and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose,

NOW KNOW ALL MEN That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant bargain sell and release unto the Mortgagee its successors and assigns, the following described real estate

All that certain piece, parcel, or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 64 on plat entitled Brookwood Forest, Section II, made by Webb Surveying & Mapping Co. in November, 1964, recorded in the R. M. C. Office for Greenville County in Plat Book BBB, at Page 101 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Wintergreen Lane, joint front corner of Lots 63 and 64 and running thence along Wintergreen Lane, S. 22-50 E. 70 feet to a point, thence following the curve of Wintergreen Lane and Brookwood Court, the chord of which is S. 65-16 E. 29 feet to a point on the northern side of Brookwood Court; thence running along Brookwood Court, N. 70-17 E. 140 feet to a point, thence following the curve of Brookwood Court, the chord of which is N. 47-17 E. 60 feet to a point; thence running N. 26-18 W. 120 feet to a point, thence running S. 56-0 W. 212.8 feet to the point of beginning, this being the same property conveyed to Dexter L. Gainey and Lillian E. Gainey by Mauldin Construction Co. by deed dated March 21, 1966, and recorded in the R. M. C. Office for Greenville County in Deed Vol. 794, at Page 328, the said Dexter L. Gainey having conveyed his undivided one-half interest in said property to Lillian E. Gainey by his deed dated February 28, 1969 and recorded in said R. M. C. Office in Deed Vol. 877, at page 484.