



REAL ESTATE MORTGAGE

R.M.C. State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

* I, SOPHIE N. SHAGER ***

SEND GREETINGS:

WHEREAS, I the said Sophie N. Shager, hereinafter called Mortgagor, in and by my certain Note or obligation bearing even date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal sum of One Hundred Eighty-Eight Thousand only ----- Dollars (\$ 188,000.00), with interest thereon payable in advance from date hereof at the rate of eight (8%) per annum; the principal of said note together with interest being due and payable in (120) one hundred twenty equal ----- installments as follows:

(Monthly, Quarterly, Semi-annual or Annual)

Beginning on 15 February, 19 73, and on the same day of each monthly period thereafter, the sum of two thousand two hundred eighty-two only ----- Dollars (\$2,282.00) and the balance of said principal sum due and payable on the 15 day of January, 19 83.

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 _____% 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 debt 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

the office of the Mortgagee in Greenville, South Carolina, or at such other place as 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 certain piece, parcel or lot of land lying and being situate in the State of South Carolina, County of Greenville; in or near the city of Greenville, and being known and designated as lot number Fifteen (15) of Section "A" of NORTHGATE as shown and more fully described on a Plat thereof recorded in Plat Book "M" at page 17, in the office of the RMC in and for Greenville County, South Carolina.

This is the identical property conveyed to Daniel G. & Sophie N. Shager by deed of record in Deed Book 497, page 200, records of Greenville County, said Daniel G. Shager having conveyed all his right, title and interest therein to the Mortgagor herein by deed of record in Deed Book 556, page 283, records of Greenville County, South Carolina.

It is understood and agreed that this is a SECOND mortgage, subject to the first and prior lien of The Citizens & Southern National Bank of South Carolina, of record in REM Book 1257, page 220, in the office of the RMC in and for Greenville County, South Carolina.