

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

To All Whom These Presents May Concern

WHEREAS We , JOHN R. CUMMINGS and EVELYN G. CUMMINGS

BOOK 1546 PAGE 873

well and truly indebted to

SOUTHERN BANK & TRUST COMPANY, P.O. Box 1329, Greenville, S.C. 29602

in the full and just sum of Three Thousand Seven Hundred Ninety One and 10/100 Dollars, in and by our certain promissory note in writing of even date herewith, due and payable

Due and payable in 30 equal monthly installments of \$126.37 each, commencing on the 22nd day of August, 1981 and a like on the same day of each successive month, until paid in full; said payments include principal and interest based on amortization schedule at the rate of 16.00 APR.

with interest from from and after default at the rate of 16.00 APR per centum per annum until paid; interest to be computed and paid monthly ~~annually~~, and if unpaid when due to bear interest at same rate as principal until paid, and we have further promised and agreed to pay ten per cent of the whole amount due for attorney's fee, if said note be collected by attorney or through legal proceedings of any kind, reference being thereunto had will more fully appear.

NOW, KNOW ALL MEN, That we , the said John R. Cummings and Evelyn G.

Cummings in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to us in hand well and truly paid 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

SOUTHERN BANK & TRUST COMPANY, its successors and assigns:

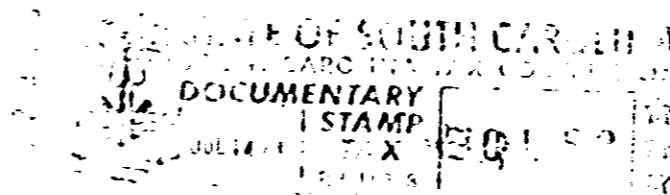
All that lot of land in the County of Greenville, State of South Carolina, in City View, having the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Montana (Summitt) Street, which iron pin is situate 68.75 feet east of the intersection of Dyer (Parker) Street, and running thence along the southern side of Montana Street N 88-45 E 103 feet, 1½ inches to an iron pin; thence in a southerly direction 156 feet to an iron pin; thence N 88-45 E 77.25 feet to an iron pin; thence S 13 W 30 feet to an iron pin; thence in a westerly direction 190 feet, more or less, to an iron pin on the eastern side of Dyer Street; thence along Dyer Street N 12-75 W 63 feet to an iron pin; thence N 6-15 W 156 feet to the point of beginning (two lots).

This is the same property conveyed to us in deed book 1096 page 592 by Alva Donald Rainey, recorded February 6, 1979.

This mortgage is second and junior in lien to that mortgage to Southern Bank & Trust Company for \$3,767.76 recorded in mortgage book 1465 page 818, recorded May 8, 1979.

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