

MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, Emma K. Garlington, of Greenville County, S. C.

SEND GREETINGS:

WHEREAS I the said Emma K. Garlington

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 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.

NOW, KNOW ALL MEN, That I the said Emma K. Garlington

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 Emma K. Garlington

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:

"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 Greenville Township, on the Northeast corner of Underwood Avenue and Monticello Avenue, near the City of Greenville, being known as Lot No. 42 on plat of Glenn Grove Park made by R. E. Dalton, C. E., in May, 1924, recorded in the R. M. C. Office for Greenville County in Plat Book F at page 233, and having the following metes and bounds:

Beginning at a stake on the Northeast corner of Underwood Avenue and Monticello Avenue, and running thence with the Northern side of Monticello Avenue, S. 62-42 E. 153 feet to a stake, at corner of Lot No. 11; thence with the line of said lot, N. 15-48 E. 63.4 feet to a stake, at corner of Lot No. 41; thence with the line of said lot, N. 74-12 W. 150 feet to a stake on Underwood Avenue; thence with the Eastern side of Underwood Avenue, S. 15-48 W. 33 feet to the beginning corner; being the same property conveyed to Emma K. Garlington by H. H. Norris by deed dated February 17, 1940, recorded in the R. M. C. Office for Greenville County in Book of Deeds 224 at page 386.

And the mortgagor(s) hereby agree on demand of the mortgagee at any time, to pay on the first day of each succeeding month thereafter, together with, and in addition to, the monthly payments of principal and interest stated above, a sum equal to one-twelfth (1/12th) of the said annuities, taxes, assessment and insurance premiums, as computed by the mortgagee. The mortgagor(s) further agree(s) to pay on demand, at any time, any additional sums necessary to pay these items. It is further agreed that any such additional payments, when so demanded by the mortgagee, shall become a part of the monthly installments due under the terms of this mortgage and the note secured thereby.

For position of this paragraph see other side of page

**PAID AND RETURNED IN FULL**  
**THIS 8th DAY OF Jan 1946**  
**FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION**  
**BY: M. M. Hewell**  
**WITNESSES:**  
**Lettie West Galphin**  
**Peara B. Hewell**  
**#331**  
**RECORDED**  
**8 DAY OF Jan 1946**  
**AT 12:32 P.M.**  
**GREENVILLE COUNTY S.C.**