

MORTGAGE OF REAL ESTATE

FEB 19 10 12 AM 1954

THE STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

CLERK OF COURTS
GREENVILLE, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, BARNETT E. O'DELL AND MAMIE LENORA GODFREY O'DELL, SEND GREETING:

WHEREAS we, the said Barnett E. O'Dell and Mamie Lenora Godfrey O'Dell, are indebted unto PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, Chattanooga, Tennessee, by our promissory note, in writing, of even date herewith, of which the following is a copy:

\$ 12,000.00 Greenville, South Carolina February 18, 1954.

"For value received, we jointly and severally promise to pay to the order of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY the principal sum of Twelve Thousand and No/100 (\$12,000.00)----- Dollars, with interest thereon from date hereof at the rate of five per cent. per annum, said interest and principal sum to be paid as follows:

"Beginning on the 1st day of April, 1954, and on the 1st day of each month thereafter, the sum of Ninety-four and 90/100 (\$94.90) Dollars, to be applied on the principal and interest of this note until the 1st day of March 1960, when any balance remaining due on principal, with accrued interest, shall be payable in full. The aforesaid monthly payments of Ninety-four and 90/100 (\$94.90)----- Dollars each are to be applied first to interest at the rate of five per cent. per annum on the principal sum of Twelve Thousand and No/100----- Dollars, or so much thereof as shall from time to time remain unpaid, and the balance of each monthly payment shall be applied on account of principal; all installments of principal and interest of this note being payable in lawful money of the United States of America at the Home office of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY in Chattanooga, Tennessee, or at such other place as the holder hereof may from time to time designate in writing.

"This note and the interest are secured by a first mortgage on real estate of even date herewith, on property located in Greenville County, South Carolina.

"If this note is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce its collection, or to protect the security for its payment, the makers will pay all costs of collection and litigation together with a ten (10%) per cent. attorney's fee.

"All installments of principal and interest of this note shall bear interest after the due date at the rate of seven (7%) per cent. per annum.

"Upon failure to pay an installment of principal and interest of this note within ten (10) days after due, or upon failure to comply with any of the conditions or requirements in the mortgage securing this note, then the remaining installments of interest and principal secured by said mortgage shall at once become due and payable, at the option of the legal holder hereof.

"The makers and endorsers severally waive demand, presentment, protest and notice of protest and expressly agree that this note, or any payment hereunder, may be extended from time to time without in any way affecting the liability of the makers and endorsers hereof.

"By giving payee of this note 30 days' advance written notice, privilege is given the payor to make additional payments on the principal of this indebtedness on any date when interest becomes due and payable; provided that prior to five years from date, the amount paid on account of principal in any one year beginning at the date or at any anniversary of this instrument, including obligatory principal payments, if any, shall not exceed 20% of the original indebtedness; and provided further that such payments shall be for the exact amount of such portion of any consecutive number of the ensuing monthly payments as would be applied to principal if these monthly payments were made when due."

CORPORATE SEAL

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY
CHATTANOOGA, TENNESSEE