

State of South Carolina

COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

We, J. Bruce Sheppard and Cynthia V. Sheppard, of Greenville, SEND GREETINGS:

WHEREAS, we the said

J. Bruce Sheppard and Cynthia V. Sheppard

in and by our certain promissory note, in writing, of even date with these presents are well and truly indebted to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, in the

full and just sum of Four Thousand, Eight Hundred and No/100 - - - - (\$ 4,800.00)

Dollars, with interest at the rate of six (6%) per centum per annum, to be repaid in installments of

Forty and 51/100 - - - - - - - - - - - - - - - - (\$ 40.51) Dollars upon the first day of each and every calendar month hereafter in advance, 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 ten (10%) per centum attorney's fee beside 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 (all of which is secured under this mortgage); as in and by said note, reference being thereunto had, will more fully appear.

NOW KNOW ALL MEN. That we , the said ____ J. Bruce Sheppard and Cynthia V.

in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, according to the terms of said note, and also in consideration of the further sum of Three Dollars to

the said J. Bruce Sheppard and Cynthia V. Sheppard in hand well and truly paid by the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, 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 FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, 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, being Krown and designated as a part of Lot No. 20 of the Cochran Heights property as shown on plat thereof prepared by C. O. Riddle, Surveyor, November, 1952 and recorded in the R. M. C. office for Greenville County in Plat Book AA, page 172, and also being known and designated as Lot No. 20 of said property as shown on a subsequent plat recorded in the R. M. C. office for Greenville County in Plat Book HH, at page 13, and having, according to the plat last mentioned, the following metes and having wit:

"BEGINNING at an iron pin on the north side of Maxcy Avenue, the joint front corner of Lots Nos. 4 and 20, and running thence along the rear line of Lots Nos. 4, 3 and 2, N. 34-47 W. 148 feet to an iron pin on the rear line of Lot No. 2: thence S. 40-04 W. 77.5 feet to an iron pin in the line of Lot No. 19; thence along the line of Lot No. 19, S. 34-47 E. 144.3 feet to an iron pin on the north side of Maxcy Avenue, joint front corner of Lots 19 and 20; thence along the north side of Maxcy Avenue, N. 22-44 E. 78 feet to the beginning corner, including the plumbing, electrical and "backling tixtures now located on said premises, or to be installed thereon, which are hereby expressly agreed to be a part of the realty. Being the same property conveyed to us by J. M. Cochran, et al. by deed dated May 19, 1953 and recorded in the R. M. C. office for Greenville County in Vol. 479, at page 13."