

SEP 22 12 14 PM 1955

State of South Carolina

County of ~~Bickens~~ GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

I, Ruby Hall Dowis,

SEND GREETINGS:

Whereas, I the said Ruby Hall Dowis in and by my certain promissory note in writing, of even date with these presents, am (are) well and truly indebted to HOME BUILDING & LOAN ASSOCIATION, Easley, South Carolina, in the full and just sum of Three Thousand Nine Hundred Seventy Six and 00/100ths - Dollars, (\$ 3,976.05) payable at the offices of said Association at Easley, South Carolina, with interest at the rate of Six per centum (6%) per annum, to be repaid in installments of Forty and no/100's - - - - - (\$ 40.00 ) Dollars, due and payable upon the first day of each and every calendar month hereafter until the full principal sum with interest has been paid, said monthly installment to be applied first to the payment of interest, computed monthly on the unpaid balance, and then to principal; all interest, not paid when due to bear interest at same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, then the whole amount evidenced by said note to become immediately due, at the option of the holder thereof, who may sue thereon and foreclose this mortgage; said note further providing for an attorney's fee of ten per cent, 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 (all of which is secured under this mortgage); as in and by the said note, reference being thereunto had, will more fully appear.

NOW, KNOW ALL MEN, That I , the said Ruby Hall Dowis , in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said HOME BUILDING & LOAN ASSOCIATION, Easley, South Carolina, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to me , the said Ruby Hall Dowis , in hand and truly paid by the said HOME BUILDING & LOAN ASSOCIATION, Easley, South Carolina, at and before the signing of these Presents, the receipts whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said HOME BUILDING & LOAN ASSOCIATION, Easley, South Carolina, its successors or assigns:

"ALL that lot of land in Grove Township, Greenville County, State of South Carolina, being known and designated as Lots Nos. 15 and 16, as shown on a plat of the property of I. N. Moody and W. M. Guest recorded in Plat Book S, at page 187, and being more particularly described according to said plat as follows: BEGINNING at an iron pin on the West side of Cooper Street (sometimes called Moody Avenue), and running thence with said street, South 4-27 East 200 feet to an iron pin, joint front corner of Lots Nos. 16 and 17; thence with joint line of said lots in a westerly direction 130 feet to an iron pin; joint rear corner of Lots 16 and 3; thence along rear line of Lots Nos. 3 and 4, North 16 West 180 feet to an iron pin, joint rear corner of Lots Nos. 14 and 15; thence with joint line of said lots in an easterly direction 181 feet to the point of BEGINNING, being the same premises conveyed to the mortgagor by two separate deeds recorded in Volume 375, at page 211 and 397 at page 51."

TOGETHER with, all and singular, the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the Premises before mentioned unto the said HOME BUILDING & LOAN ASSOCIATION, its Successors or Assigns forever. And I (we) do hereby bind myself (ourselves), my (our) Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said HOME BUILDING & LOAN ASSOCIATION, its Successors or Assigns, from and against myself (ourselves), my (our) Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the name or any part thereof.