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GREENVILLE CO. S. C.

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OLLIE FARNSWORTH
R.M.C.

BOOK 706 PAGE 517

MORTGAGE OF REAL ESTATE

THE STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

We, Donald W. Bretherick and Jean S. Bretherick SEND GREETING:

WHEREAS we the said Donald W. Bretherick and Jean S. Bretherick 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:

$ 12,300.00 Greenville, South Carolina March 6 , 19 57

"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 Three Hundred ($12,300.00) Dollars, with interest thereon from date hereof at the rate of 5¼ per cent. per annum, said interest and principal sum to be paid as follows:

"Beginning on the 1st day of May , 19 57 , and on the 1st day of each month thereafter, the sum of Eighty-Two and 89/100 ($82.89) Dollars, to be applied on the principal and interest of this note until the 1st day of April , 19 77 , when any balance remaining due on principal, with accrued interest, shall be payable in full. The aforesaid monthly payments of Eighty-Two and 89/100 Dollars each are to be applied first to interest at the rate of 5¼ per cent. per annum on the principal sum of Twelve Thousand Three Hundred 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 thirty 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 payments, if any, shall not exceed 20% of the original indebtedness. The right is also reserved to make additional payments on any date when interest becomes due and payable in excess of the amount stated above by paying a bonus of 2% of the additional amount so prepaid at any time during the first five years of the loan; 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."