

- 1 -

place, and the holder should place, the said note or this mortgage in the hands of an attorney for any legal proceedings; then and in either of such cases the mortgagor promises to pay all costs and expenses including a reasonable attorney's fee, these to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW, KNOW ALL MEN, That the said Mortgagor, in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Pan-American Life Insurance Company according to the terms of the said note, and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the said Pan-American Life Insurance Company, 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 Pan-American Life Insurance Company

All that lot of land in the city of Greenville, county of Greenville, state of South Carolina, being known and designated as Lot No. 4 on plat of Lois M. Wilson, recorded in Plat Book "T" at page 120 in the RMC Office for Greenville County, S. C., said lot having a frontage of 85 feet on the west side of Summit Drive, a parallel depth of 154 feet and a rear width of 85 feet.

"The note which this mortgage is given to secure may be paid in full on any monthly payment date after expiration of twelve months from the date thereof upon payment of interest to date of payment and a bonus of two per cent of the unpaid principal balance. Privilege is granted, non-cumulative, to make multiple principal payments in any fiscal year of the loan during the first sixty months, without bonus, provided such payments, when combined with the required principal reductions, do not exceed twenty per cent of the original amount of the note. Full payment may be made after expiration of sixty months without bonus."