

State of South Carolina

FILED GREENVILLE CO. S. C. 12 14 '74 DONNIE S. TAYLOR R.M.C.



BOOK 1313 PAGE 368

MORTGAGE OF REAL ESTATE

County of Greenville

To All Whom These Presents May Concern:



We, William P. Bonner and Myra H. Bonner, SEND GREETING: WHEREAS, we the said William P. Bonner and Myra H. Bonner,

in and by our certain promissory note, in writing, of even date with these presents are well and truly indebted to FIRST PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., in the principal sum of TWENTY-NINE THOUSAND, TWO HUNDRED AND NO/100 (\$29,200.00)-----

----- Dollars, with interest at the rate specified in said note, per annum, to be repaid in installments in the amount set forth in said note upon the first (1st) day of each and every calendar month hereafter 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. Any interest in arrears shall be added to the principal and draw the same rate of interest as the 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 that in the event of default in the payment of any installment due under the terms of the note and mortgage, following the usual grace period of thirty (30) days, the mortgagor (s) promise (s) to pay a "late charge" of \$1.00 or 4% of the amount of each such installment in default, whichever shall be the greater, to cover the extra expense in connection with the service of handling delinquent payments; said note further providing for a reasonable attorney's fee 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 said note, reference being thereunto had, will more fully appear.

NOW, KNOW ALL MEN, that we the said William P. Bonner and Myra H. Bonner,

for and in consideration of the said debt and sum of money aforesaid, and of any further and other sum or sums of money owed by the mortgagor to the mortgagee at any time prior to the cancellation of this mortgage upon the public records of the above named County, and for the better securing the payment thereof to the said FIRST PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., according to the terms of said note, and also

in consideration of the further sum of Three Dollars to us the said William P. Bonner and Myra H. Bonner, in hand well and truly paid by the said FIRST PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., 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 PIEDMONT FEDERAL SAVINGS AND LOAN ASSOCIATION OF GAFFNEY, S. C., 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, in the City of Greenville, known and designated as Lot No. Eighteen (18) on plat of Section 2, Richwood Subdivision, recorded in Plat Book TTT, page 15, of the RMC Office for Greenville County, S.C., and having according to said plat the following metes and bounds, courses and distances, to-wit: BEGINNING at an iron pin on the north side of Richwood Drive, corner of Lot No. 19; thence with the north side of said street, S. 70-46 W. 112.7 feet to an iron pin; thence N. 19-22 W. 128.8 feet to an iron pin rear corner of Lots Nos. 20 & 21; thence with the rear line of Lot No. 20, N. 86-44 E. 117.5 feet to an iron pin corner of Lot No. 19; thence with the line of said lot, S. 19-14 E. 96.5 feet to the beginning corner.

This is the identical property conveyed to William P. Bonner and Myra H. Bonner by Brodie L. Martin and Bess Y. Martin, by deed dated June 10th, 1974, and recorded in the RMC Office for Greenville County, S.C., in Deed Book Vol. 1001, at page 1.

The above described lot of land is subject to the protective covenants for Richwood Subdivision, dated November 25, 1968, and recorded in the RMC Office for Greenville County, S. C., in Deed Book 856 at page 481.

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