

State of South Carolina,

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, We the said Ronald A. Shumaker and Susan J. Shumaker hereinafter called Mortgagor, in and by our certain Note or obligation bearing even date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal sum of Sixteen thousand, six hundred sixty eight 66/100 (\$ 16,668.66), with interest thereon payable in advance from date hereof at the rate of 11.93 % per annum; the principal of said note together with interest being due and payable in (84) eighty-four monthly installments as follows:

Beginning on September 30, 19 74, and on the same day of each monthly period thereafter, the sum of Two Hundred Ninety seven and 02/100 Dollars (\$ 297.02) and the balance of said principal sum due and payable on the day of , 19 .

The aforesaid payments are to be applied first to interest at the rate stipulated above and the balance on account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this mortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the note secured by this mortgage, with accrued interest, shall become due and payable in full or may, at the Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable to the Bank.

Said note provides that past due principal and or interest shall bear interest at the rate of % per annum, or if left blank, at the maximum legal rate in South Carolina, as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America, at

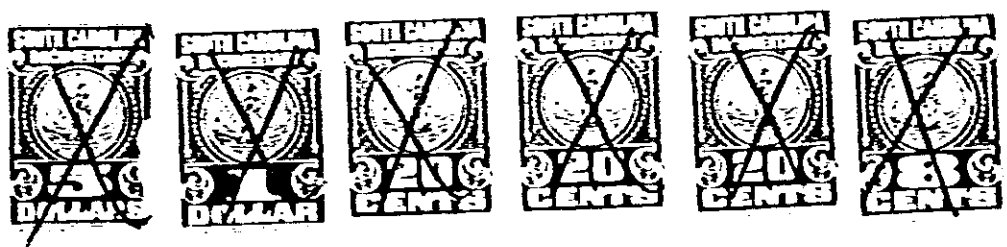
the office of the Mortgagee in Greenville, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

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 Mortgagee 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 Mortgagee at and before the sealing and delivery 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 Mortgagee the following described real estate, to-wit:

All that lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 60 on a plat of Gower Estates, Section F, recorded in the R.M.C. Office for Greenville County in Plat Book JJJ at page 99 and having such metes and bounds as appear by reference to said plat. The subject property is located at the southeasterly corner of the intersection of Aldridge Drive and Henderson Road.

This is the identical property conveyed to the Grantors by deed of Conyers and Gower, Inc., recorded in Deed Book 836 page 499.

This property is conveyed subject to restrictive covenants of record, a building set back line as shown on said plat, and to any easements or rights of way affecting same.



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