



REAL ESTATE MORTGAGE

State of South Carolina

BOOK 1412 PAGE 621

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we _____ the said Thomas O. Monts, Jr. and Mary G. Monts, 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 Four thousand five hundred thirty five and 84/100 Dollars (\$ 4535.84), with interest thereon payable in advance from date hereof at the rate of 12.75 % per annum; the principal of said note together with interest being due and payable in (48) _____ monthly _____ installments as follows:

[Monthly, Quarterly, Semiannual or Annual]
Beginning on November 15, _____, 1977, and on the same day of each successive _____ period thereafter, the sum of One hundred twenty six and 41/100 _____ Dollars (\$ 126.41)

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 piece, parcel, or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 544 on plat of Westwood Subdivision, Section 5, recorded in the R.M.C. Office for Greenville County in Plat Book 4- X at pages 62 and 63 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Chuckwood Drive, joint front corner of Lots 543 and 544 and running thence with the joint line of said lots, S. 62-37 W. 140.1 feet to an iron pin in the line of Lot 545; thence with the line of said lot, S. 27-00 E. 90 feet to an iron pin on the northwestern side of Chuckwood Court; thence with Chuckwood Court, N. 62-30 E. 109.5 feet to an iron pin where Chuckwood Court begins its intersection with Chuckwood Drive; thence with said intersection, N. 21-15 E. 37.6 feet to an iron pin on Chuckwood Drive; thence with said drive, N. 20-00 W. 20.9 feet to an iron pin; thence continuing with Chuckwood Drive, N. 27-00 W. 44.1 feet to the point of beginning.

This is the same property conveyed to Thomas O. Monts, Jr. and Mary G. Monts from Builders & Developers, Inc. recorded on May 9, 1974 in Deed Book 998 at page 577.

Mortgagee's Address: C & S National Bank, P. O. Box 1449, Columbia, S. C. 29602

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