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APR 29 PM '81
JOHN H. HARRISLEY
R.M.C.

REAL ESTATE MORTGAGE

BOOK 1534 PAGE 736

State of South Carolina,

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Citizens and Southern National Bank SEND GREETINGS:

WHEREAS, we the said James A. Ferguson, Jr. and Louise M. Ferguson 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 Fifty Thousand and No/100 Dollars (\$50,000.00),

with interest thereon payable in advance from date hereof at the rate of 13 % per annum; the principal of said note together with interest being due and payable in (300) Three Hundred Number

monthly installments as follows:

Beginning on April 10, 1981, and on the same day of each month for a twenty-five (25) year period thereafter, the sum of Five Hundred Sixty-three and 51/100 Dollars (\$563.51)

and the balance of said principal sum due and payable on the 10 day of March, 2006

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 Columbia, 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 lying and being near the Town of Simpsonville, Greenville County, State of South Carolina and being known and designated as Lot 341, Poinsettia Subdivision, Section 5, and having according to a plat prepared by Piedmont Engineers dated July 22, 1974 and recorded in the RMC Office in Plat Book 5P at page 34, the following metes and bounds to wit:
Beginning at an iron pin at the joint front corner of Lots 340 and 341 and running thence along the common lot line, S 88 - 56 W, 155.03 feet to an iron pin at the joint rear corner of lots 341 and 352; thence S 10-58 E, 42.66 feet to an iron pin; thence S 25 - 00 W, 30 feet to an iron pin; thence S 57 - 36 E, 165.28 feet to an iron pin in the western side of Hillpine Drive; thence northerly along Hillpine Drive N 36-22 E, 16.31 feet to an iron pin; N 19-27 E, 76.73 feet to an iron pin; thence N 1 - 46 E, 36.5 feet to an iron pin; thence N 15 - 26 W, 35.31 feet to the point of beginning.

Being the same property conveyed to mortgagors herein by deed of Southern Builders, a Partnership dated March 3, 1981 and recorded simultaneously herewith.

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