**REAL ESTATE MORTGAGE** 

10. s. c. enc. 1562 (45.526)

## State of South Carolina, 22

County of GREENVILLE

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## TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:
WHEREAS, we the said Henry Lucius, III and Ruthanne M. Lucius
hereinafter called Mortgagor, in and by <u>our</u> 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 Forty Eight Thousand and No/100 Dollars (\$ 48.000.00 ),
with interest thereon payable in advance from date hereof at the rate of 16 % per annum; the prin-
cipal of said note together with interest being due and payable in (300)
Monthly installments as follows:  [Wonthly, Quarterly, Semi annual or Annual)
Beginning on <u>March 15</u> , 19.82, and on the same day of
each Monthly period thereafter, the sum of
Six Hundred Fifty-Six and 32/100 Dollars (\$ 656.32
and the balance of said principal sum due and payable on the 15th day of February, 19X 2007
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
the office of the Mortgagee in <u>Greenville</u> , 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 certain piece, parcel, or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot 28, Terrace Gardens Subdivision, according to a plat of said subdivision, dated August 26, 1959, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book QQ, at Page 85, and according to said plat having the following courses and distances, to-wit:
BEGINNING at a point on the edge of Barry Drive, joint front corner with Lot 29 and running thence with the common line with said Lot, S. 51-58 E. 200 feet to a point; thence, S. 38-02 W. 100 feet to a point, joint rear corner with Lot 27:

The within property is the identical property conveyed to the Mortgagors herein by deed of Carolina Builders & Realty, Inc. by deed of even date herewith and which said deed is being recorded simultaneously with the recording of the within instrument.

thence running with the common line with said Lot, N. 51-58 W. 200 feet to a point on the edge of Barry Drive; thence running with the edge of said Drive, N. 38-02

E. 100 feet to a point on the edge of said Drive, the point of beginning.

104-111-Real Estate Mortgage

TO.

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