

MORTGAGE OF REAL ESTATE - Offices of [redacted] & SPENCE, Attorneys at Law, Greenville, South Carolina  
CHARLES W. SPENCE  
101 Broadus Ave.  
Greenville, S. C. 29601

BOOK 1569 PAGE 715

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

REC'D  
S. C.  
JUL 12 PM '82

To All Whom These Presents May Concern:

WHEREAS we, John R. Cummings and Evelyn G. Cummings

well and truly indebted to

Southern Bank & Trust Co.  
P.O. Box 1329, Greenville, S.C. 29602

in the full and just sum of Ten Thousand Two Hundred Seven and 20/100 (\$10,207.20)  
Dollars, in and by our certain promissory note in writing of even date herewith, due and payable  
~~xxxx~~ ~~xxxx~~ ~~xxxx~~

Due and payable in 48 equal monthly installments of \$212.65, with the first payment due on June 15, 1982 and a like amount on the same day of each successive month, until paid in full; payments include principal and interest based on an amortization schedule of 18.00 A.P.R.

with interest  
from and after default at the rate of eighteen (18%) per centum per annum until paid; interest to be computed and paid monthly ~~monthly~~, and if unpaid when due to bear interest at same rate as principal until paid, and we have further promised and agreed to pay ten per cent of the whole amount due for attorney's fee, if said note be collected by attorney or through legal proceedings of any kind, reference being thereunto had will more fully appear.

NOW, KNOW ALL MEN, That we, the said John R. Cummings and Evelyn G. Cummings

in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to us in hand well and truly paid 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

Southern Bank & Trust Co., its successors and assigns:

All that lot of land in the County of Greenville, State of South Carolina, near Greenville, S.C. shown as a portion of lots 83, 84, 85 and 86 on plat of Morgan Hill Addition recorded in the R.M.C. Office in plat book "A" at page 70 and having according to a survey by J.C. Hill the following metes and bounds, to-wit:

GC10  
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3 MY 7 82

Beginning at an iron pin on the southern side of Montana Street, which iron pin is 171.85 feet east from Dyer Street, and running thence with the southern side of said street N 88-45 E 53.1 feet to an iron pin; thence S 5-00 W 156 feet to an iron pin; thence S 88-45 W 47.25 feet to an iron pin; thence N 3-15 E 156 feet to the point of beginning.

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This is the same property conveyed to us by Southern Bank & Trust Co. in deed book 1152, page 936 recorded August 3, 1981 and by correction deed from Southern Bank & Trust Co., dated May 7, 1982, to be recorded of even date herewith. See deed book 1166 page 589.

4.00.00

RECORDED  
INDEXED  
JUL 12 1982  
S. C.  
STAMP

9719

4328 RV-2