

GREENVILLE  
FEB 5 10 09 AM

OLLIE FARNSWORTH  
R.M.C.

BOOK 704 PAGE 193

## MORTGAGE OF REAL ESTATE

THE STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

We, George R. Wilkinson, Jr. and Millie R. Wilkinson, SEND GREETING:  
WHEREAS we the said George R. Wilkinson, Jr. and Millie R. Wilkinson  
are indebted unto PROVIDENT LIFE AND ACCIDENT  
INSURANCE COMPANY, Chattanooga, Tennessee, by our promissory note, in writing, of even date here-  
with, of which the following is a copy:  
\$ 23,000.00 Greenville, South Carolina February 4, 1957

"For value received, we jointly and severally promise to pay to the order of PROVIDENT LIFE  
AND ACCIDENT INSURANCE COMPANY the principal sum of Twenty-Three Thousand and  
no/100 (\$23,000.00) Dollars, with interest thereon from date hereof at the rate  
of  $5\frac{1}{4}$  per cent. per annum, said interest and principal sum to be paid as follows:

"Beginning on the 1st day of April, 1957, and on the 1st day of  
each month thereafter, the sum of One Hundred Fifty-Four and 99/100 Dollars, to be applied on  
the principal and interest of this note until the 1st day of March, 1977, when  
any balance remaining due on principal, with accrued interest, shall be payable in full. The aforesaid monthly  
payments of One Hundred Fifty-Four and 99/100 Dollars each are to be  
applied first to interest at the rate of  $5\frac{1}{4}$  per cent. per annum on the principal sum of Twenty-  
Three Thousand Dollars, or so much thereof as shall from time to time remain unpaid,  
and the balance of each monthly payment shall be applied on account of principal; all installments of prin-  
cipal and interest of this note being payable in lawful money of the United States of America at the Home  
office of PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY in Chattanooga, Tennessee, or  
at such other place as the holder hereof may from time to time designate in writing.

"This note and the interest are secured by a first mortgage on real estate of even date herewith, on  
property located in Greenville County, South Carolina.

"If this note is placed in the hands of an attorney for collection, by suit or otherwise, or to enforce its  
collection, or to protect the security for its payment, the makers will pay all costs of collection and litigation  
together with a ten (10%) per cent. attorney's fee.

"All installments of principal and interest of this note shall bear interest after the due date at the rate  
of seven (7%) per cent. per annum.

"Upon failure to pay an installment of principal and interest of this note within thirty days  
after due, or upon failure to comply with any of the conditions or requirements in the mortgage securing this  
note, then the remaining installments of interest and principal secured by said mortgage shall at once become  
due and payable, at the option of the legal holder hereof.

"The makers and endorsers severally waive demand, presentment, protest and notice of protest and  
expressly agree that this note, or any payment hereunder, may be extended from time to time without in  
any way affecting the liability of the makers and endorsers hereof.

"By giving payee of this note 30 days advance written notice, privilege is given  
the payor to make additional payments on the principal of this indebtedness on any date  
when interest becomes due and payable; provided the amount paid on account of principal  
in any one year beginning at the date or at any anniversary of this instrument, includ-  
ing the obligatory principal payments, shall not exceed 20% of the original indebtedness;  
but no right shall exist to make such additional payment prior to the expiration of 5  
years from date, unless there shall also be paid, at the time of making such payment, as  
consideration for the privilege of making payment on account of principal in advance of  
maturity, a sum equivalent to one-half of 1% per year on the additional principal payment  
for the period between the date of such payment and the expiration of the said 5 year  
term; provided, further, that such payments shall be for the exact amount of such portion  
of any consecutive number of ensuing monthly payments as would be applied to principal if  
these monthly payments were made when due."