All installments of principal and all interest are payable in lawful money of the United States of America; and in the event default is made in the payment of any installment or installments, or any part hereof, as therein provided, the same shall bear simple interest from the date of such default until paid at the rate of seven (7%) per centum per annum.

ment shall be applied on account of principal.

And if any portion of principal or interest bag at any time past due and unpaid, or if default be made in respect to any condition, agreement or covenant contained herein, then the whole amount evidenced by said note to become immediately due, at the option of the holder thereof, who may sue thereon and foreclose this mortgage; and in case said note, after its maturity should be placed in the hands of an attorney for suit or collection, or if before its maturity, it should be deemed by the holder thereof necessary for the protection of its inferests to place, and the holder should place, the said note or this mortgage in the hands of an attorney for any legal proceedings, then and in either of said cases the mortgagor promises to pay all costs and expenses including (10%) per cgnt, of the indebtedness as attorneys fees, this to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

and by these Presents do grant, burgain, sell and release unto the said Southern Bank and Trust Company Greenville, S. C., its successors and assigns

All that certain piece, parcel or lot of land situate on the North side of Hammond Street, between Main and Rhett Streets, in the City of Greenville, State and County aforesaid, and being shown on plat by J. C. Hill, March 16, 1963, entitled "Property of Henry G. Elrod" and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the North side of Hammond Street, 138 feet from Main Street, and running thence North 36-41 W. 60 feet along the Northern side of Hammond Street to an iron pin; thence running N. 39-31 E. 100 feet to an iron pin; thence running S. 36-41 E. 60 feet to an iron pin; thence running S. 39-31 W. 100 feet to the Northern side of Hammond Street, the point of beginning.

This is the identical property conveyed to Henry G. Elrod by deed of Miss James M. Perry on March 20, 1963, and to be recorded herewith.

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