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GREENVILLE CO. JUN 3 3 14 AM '81 DONNIE B. FARRERSLEY R.M.C.

First Federal Savings and Loan Association P.O. Box 408 Greenville, S. C. 29602

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MORTGAGE

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THIS MORTGAGE is made this 22 day of May 1981, between the Mortgagor, Margaret Kay Plumley (herein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 391 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Four thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 1983.

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land in O'Real Township, Greenville County, U.S.S. 5.00 % of my overdue payment, but not less than U.S. \$ 5.00 and not more than U.S. \$ 5.00 I will pay this late charge only once on any late payment.

(B) Default:

If I do not pay the full amount of each monthly payment by the date stated in Section 3 above, I will be in default. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described below, the Note Holder will still have the right to do so if I am in default at a later time.

(C) Notice From Note Holder

If the Note Holder requires me to pay immediately in full as described above, the Note Holder will have the right to be paid for the expenses to the extent permitted by applicable law. These expenses include, for example, attorney's fees.

5. THIS NOTE IS SECURED BY MORTGAGE. In addition to the mortgage which the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage secures how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE. I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I must tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will

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