

State of South Carolina

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

I, **Joyce Mary Ellen Bailey** - - - - - SEND GREETING:

WHEREAS, I the said **Joyce Mary Ellen Bailey**  
in and by **my** certain promissory note in writing of even date with these Presents, **am** well  
and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of  
**Five Hundred Fifty & no/100** - - - - - (\$550.00 ) Dollars,  
with interest from the date hereof at the rate of **seven** per cent ( **7** %) per annum, unpaid interest to  
bear interest at the same rate, to be repaid in installments of

**Nine & 30/100** - - - - - (\$9.30 ) dollars  
due and payable on the 5th day of each and every calendar month hereafter until the full principal sum, with interest  
and all costs, insurance, and expenses incurred in connection with said loan, has been paid, said monthly payments  
to be applied first to the payment of interest, and then to payment of principal, costs, expenses and insurance, if any,  
incurred; and said note further providing that if at any time any portion of the principal or interest due hereunder  
shall be past due and unpaid for a period of sixty (60) days, or upon failure to comply with any of the by-laws of  
said Association, or with any of the stipulations of this mortgage, the whole amount due under said note, shall at  
the option of the holder become immediately due and payable, and said note further providing for a reasonable  
attorney's fee besides all costs and expenses of collection, to be added to the amount due on said note, and collectible  
as a part thereof, if the same be placed with an attorney for collection, or if said debt, or any part thereof, be collected  
by an attorney or by legal proceedings of any kind.

KNOW ALL MEN BY THESE PRESENTS, That I the said **Joyce Mary Ellen Bailey**, in consideration of the said debt and sums of money  
aforesaid, and for the better securing the payment thereof to the said CITIZENS BUILDING & LOAN ASSOCIATION,  
Greer, S. C., according to the terms of the said note, and also in consideration of the further sum of Three (\$3.00)  
Dollars to **me** the said mortgagor— in hand well and truly paid by the said mortgagee, at and  
before the sealing and delivery of these Presents (receipt of which is hereby acknowledged), have granted, bargained,  
sold and released, and by these Presents do grant, bargain, sell and release unto the said CITIZENS BUILDING AND  
LOAN ASSOCIATION, Greer, S. C., its successors and assigns:

That certain lot, parcel or tract of land, with all improvements now constructed thereon, or hereafter con-  
structed thereon, situate, lying and being in the State of South Carolina, County of **Greenville**, in **O'Neal**  
**Township, School District 9-I, near the northern limits of Greer and designated as**  
**Lot #18 on plat of the property of B. W. Waters and having the following courses and**  
**distances to wit:-**

**BEGINNING** at the joint corner of lots #17 and 18 on the eastern edge  
of a new 30 foot road, and runs thence as the dividing line between said lots, N 78-43  
E. one hundred seventy-three and five tenths (173.5) feet to stone, old corner at  
.940 on **Arthur Zimmerman** line, thence with his line S. 10-02 E. one hundred (100)  
feet to iron pin; thence S. 78-43 W. one hundred seventy-two (172.5) feet to edge of  
said road; thence therewith N. 10-02 W. one hundred (100) feet to the beginning corner.  
This is the same lot, piece and tract of land conveyed to me by Deed from **B. W. Waters**,  
dated September 9, 1949, and recorded in the office of R. M. C. for Greenville County  
in Vol. 392, page 365.