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State of South Carolina

COUNTY OF Greenville

To All Mhom These Presents May Concern: I, Hubert J. Waters,

hereinafter called

the Mortgagor(s), SEND GREETING:

WHEREAS, the said Mortgagor(s) in and by my certain promissory note in writing, of even date with these Presents, am well and truly indebted to J. Carl Bruce

JA 13 11 8 Km.

Sixteen Hundred (\$1,600.00)
to be paid One year after date hereof,

hereinafter called Mortgagee, in the full and just sum of DOLLARS,

with interest thereon from maturity at the rate of six per centum per annum, to be computed and paid annually until paid in full; all interest not paid when due to bear interest at the same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who may sue thereon and foreclose this mortgage; and in case said note should be placed in the hands of an attorney for suit or collection the Mortgagor(s) agrees to pay all costs and expenses including a reasonable amount as attorneys' fees, this to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW KNOW ALL MEN, That the said Mortgagor(s), in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said note, and also in consideration of the further sum of Three Dollars to the said Mortgagor(s) paid by the said Mortgagee at and before the signing 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 Mortgagee, J. Carl

Bruce and his heirs and assigns:

All of that parcel or lot of land in Oneal Township of Greenville County, South Carolina, lying on the North side of the Ballenger Road, about two miles North from Greer, bounded on the North and East by lands of W. Dennis Smith, on the South by said road, and on the West by other lands of the mortgagor, having the following courses and distances:

Beginning at a point in the Ballenger Road (iron pin on the bank of the road), joint corner with W. Dennis Smith tract, and runs thence with Smith's line N. 0.31 W. 305 feet to a stake; thence with Smith's line S. 89.15 W. 200 feet to a stake; thence S. 0.31 E. 305 feet to a stake in the Ballenger Road (iron pin on the North bank of the road); thence along and with said road N. 89.45 E. 200 feet to the beginning corner, containing One and 40/100 (1.4) acres, more or less.

This mortgage is junior to mortgage now held by Greer Federal Savings and Loan Association.