670 Ridge Center Drive St. Louis, Missouri 63141

The State of South Carolina,

GREENVILLE County of

To All Whom These Presents May Concern:

ROBERT W. ROY and DONNA L. ROY

GREETING: SEND

the said Robert W. Roy and Donna L. Roy Whereas, we

promissory certain in and by

note in writing, of even date with these

well and truly indebted to Citicorp Homeowners, Inc., 670 Mason Ridge presents, Center Drive, St. Louis, Missouri 63141

in the full and just sum of Eighty Thousand and No/100 (\$80,000.00) Dollars,

, to be paid in accordance with the said promissory note

, with interest thereon from

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until paid in full; all interest not paid when due to bear interest at same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, then 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, 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 his or its interests 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 cent. of the indebtedness as attorney's 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 we , the said Robert W. Roy and Donna L. Roy

, in consideration of the said debt and

sum of money aforesaid, and for the better securing the payment thereof to the said Citicorp Homeowners, Inc.

according to the terms of the said note, and also in

consideration of the further sum of Three Dollars, to them, the said Robert W. Roy and Donna L. Roy

, in hand well and truly paid by the said Citicorp Homeowners, Inc.

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 Citicorp Homeowners, Inc., it successors and assigns:

All that lot of land in Greenville County, South Carolina, known and designated as Lot Number One Hundred Fifteen-A (115-A) as shown by a revised plat of a portion of Section Two (2) Chanticleer Subdivision, made by Campbell & Clarkson, dated August 21, 1967, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book "RRR" at Page 141, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the south side of East Seven Oaks Drive at the joint front corners of Lots 117-A and 115-A and running thence along said lot lines, S. 35-11 W. 167.5 feet to an iron pin; thence turning and running N. 46-46 W. 197.45 feet to an iron pin on the east side of Bartram Grove; thence turning and running along Bartram Grove N. 37-06 E. 14.9 feet to an iron pin; thence continuing along Bartram Grove

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