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COUNTY OF <u>Greenville</u>

To All Whom These Presents May Concern:

James Mervin Waters

SEND GREETING:

WHEREAS,

James Marvin Waters

XXXXXXXXXXXXXXXX

in and by

certain promissory note in writing of even date with these Presents,

and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of

(\$ 1900.00

) Dollars,

well

with interest from the date hereof at the rate of

per cent (7 %) per annum, unpaid interest to

bear interest at the same rate, to be repaid in installments of

Thirty and 40/100

Mineteen Hundred

XXXXXXXXXXXXXXXXXXXXX

(\$ 30.40

) 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

the said

, in consideration of the said debt and sums of money James Marvin Waters 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) the said mortgagor... in hand well and truly paid by the said mortgagee, at and Dollars to 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 constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick

Springs Township, being known and designated as Lot No. 44 on plat of the C. L. King property, prepared by S. C. Meon, Surveyor, April 1941, said lot facing West 50 feet on the old Buncembe Road, beginning 195 feet North of the intersection of the said Buncombe Read and U. S. Super Highway #29, and runs back in an eastern direction in parallel lines to a depth of 200 feet, for a more complete description reference is hereby made to the Plat recorded in Plat Book L, page 187 in the R. M. C. Office for Greenville County.

Citizens B+& association B.a. Bonnall

Witness W. Q. Medlec