

MORTGAGE OF REAL ESTATE

State of South Carolina

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

I, Ben Harold Ross - - - - - SEND GREETING:

WHEREAS, I the said Ben Harold Ross

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 Twenty-eight Hundred and no/100 - - - - - (\$ 2,800.00) 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

Forty-four and 80/100 - - - - - (\$ 44.80) 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 Ben Harold Ross, 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 constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, with a four room house thereon, near the southern corporate limits of the City of Greer (now in the new city limits of Greer), on the southern side of Palmer Street and being shown and designated as lot No. 2 on Plat of Property of O. P. Smith, prepared by W. A. Christopher, March 17, 1924, and being all of the same lot of land conveyed to Irene G. Brooks by H. C. Howard by Deed dated the 19th day of January 1945 which is recorded in the R. M. C. Office for Greenville County in Deed Book 271 at page 384, and having the following courses and distances, to wit:-

BEGINNING on an iron pin on the southern side of Palmer Street, joint corner of lots 2 and 3, and runs thence with the dividing line of lots 2 and 3 S. 21-00 W. 200 feet to an iron pin, joint corner of lots 2 and 3 on the line of a one acre lot; thence with the line of the one acre lot N. 69-00 W. 60 feet to an iron pin, joint corner of lots 1 and 2; thence with the dividing line of lots 1 and 2 N. 21-00 E. 200 feet to an iron pin on the southern side of Palmer Street; thence with the southern side of Palmer Street S. 69-00 E. 60 feet to the beginning corner.

Also all of that other adjoining lot behind or to the rear of the above lot of land, being all of the same lot of land conveyed to Irene G. Brooks by H. C. Howard by Deed dated the 22nd day of October 1947 which Deed is recorded in the Office of R. M. C. for Greenville County in Vol. 399 at page 81, and having the following courses and distance, to wit:-

BEGINNING on the line or corner of the lot of Irene G. Brooks and runs thence southerly one hundred and forty feet and four inches (140' 4") to a point on line of property formerly of the Greer Bank & Trust Company; thence therewith westerly sixty-five feet (65) to iron pin; thence northerly one hundred and forty-three feet and two inches (143' 2") to line of lot of Irene G. Brooks above described; thence therewith easterly sixty (60) feet to the beginning corner.

This is the same lot of land conveyed to me by Irene G. Brooks by Deed dated May 26, 1952, to be recorded in R. M. C. Office for Greenville County.