

State of South Carolina }  
COUNTY OF GREENVILLE }

CITIZENS B. & L. ASSOCIATION  
P. O. BOX 388, 117 TRADE ST.  
GREER, S. C. 29651

REC'D  
S. C.  
PM '80  
SLEY

To All Whom These Presents May Concern:

We, Gary Waldrop, Billy Y. Morrow and Helen J. Morrow SEND GREETING:

WHEREAS, We the said Gary Waldrop, Billy Y. Morrow and Helen J. Morrow in and by our certain promissory note in writing of even date with these Presents, are well and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Ten Thousand & No/100 ----- (\$ 10,000.00 ) Dollars, with interest from the date hereof at the rate of Thirteen 1/2 per cent ( 13.5% ) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

One Hundred Seventy & 89/100 ----- (\$ 170.89 ) 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 we the said Gary Waldrop, Billy Y. Morrow and Helen J. Morrow, in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said CITIZENS BUILDING AND 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 us the said mortgagors 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, in Highland Township, containing 6.0 acres on plat prepared by J. Don Lee, RLS, on August 9, 1973 and revised September 11, 1973 and having, according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin on the southerly side of Pink Dill Road (Mill) at the intersection of a County Road and running thence S. 50-06 W., 377.1 feet to an iron pin in the center of said road at point where road is intersected by a creek; thence running with creek as the line, the traverse lines of which are: N. 79-54 W., 125 feet, N. 47- N 47-58 W., 220 feet, and N. 27-58 W., 235 feet; thence leaving creek and running with other property now or formerly of John H. Stokes, N. 71-30 E., 719.9 feet to a nail and cap in the center line of a County Road; thence with the center line of County Road S. 1-00 W., 388 feet to point of beginning. The above mentioned plat is recorded in plat book "5 C", page 66, R.M.C. Office for Greenville County.

This is the same conveyed to John H. Stokes and Mae O. Stokes by Gerald M. Culpepper by deed recorded May 28, 1979 in deed book 1103 page 446, R.M.C. Office for Greenville County.

This is same conveyed to Gary Waldrop by John H. Stokes and Mae O. Stokes by deed dated June , 1980 to be recorded herewith.

ALSO:

All that piece parcel or tract of land lying and being in the State of South Carolina, County of Greenville, containing One (1) acre, more or less, from a larger tract of land owned by Effie D. Morrow and being , according to a plat prepared for Billy Y. Morrow by Charles F. Webb, Registered Land Surveyor, and recorded in Plat Book 5 N at page 97 in the R.M.C. Office for Greenville County; reference is hereby made to said plat for a more complete description .

DERIVATION: See Deed Book 175 at page 239 in R.M.C. Office for Greenville County.

This is the same property conveyed to Billy Y. Morrow and Helen J. Morrow by Effie D. Morrow by deed dated September 18, 1975 recorded in Deed Book 1026, page 362 R.M.C. Office Greenville County.

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