

State of South Carolina

COUNTY OF GREENVILLE

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

To All Whom These Presents May Concern:

O. W. BANNISTER, JR. and KATE W. BANNISTER

SEND GREETING:

WHEREAS, the said O. W. Bannister, Jr. and Kate W. Bannister

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

Twenty Thousand and no/100 ----- (\$ 20,000.00) Dollars,

with interest from the date hereof at the rate of fourteen ^{three-quarters} &/per cent (14.75%) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Two Hundred Seventy-six and 51/100

----- (\$ 276.51) 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 O. W. Bannister, Jr. and Kate W. Bannister, 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, at the southeastern corner of the intersection of Windmont Road and Halidon Road, being shown and designated as Lot 6 on plat of Barksdale Subdivision recorded in Plat Book QQ, at pages 118-119, and being more particularly described by metes and bounds, as follows:

BEGINNING at an iron pin on the southern side of Windmont Road at the joint front corner of Lots 5 and 6 and running thence with the line of Lot 5 S. 26-27 E. 250 feet to an iron pin in line of Lot 7; thence with line of Lot 7 S. 67-45 W. 188.6 feet to an iron pin on Halidon Road; thence with said Road N. 39-12 W. 179.6 feet to pin; thence with curve of the intersection of said Road and Windmont Road, the chord of which is N. 22-11 E. 75 feet to an iron pin on Windmont Road; thence with the southern side of said Road N. 63-33 E. 180.6 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Hugh William Carter, Jr. and Margaret K. Carter dated and recorded October 30, 1978, in Deed Book 1090, at page 727.

This mortgage is junior and subordinate to that certain mortgage given by O. W. Bannister, Jr. and Kate W. Bannister to Citizens Building and Loan Association, Greer, S. C. in the face amount of \$70,000.00 recorded on October 30, 1978, in Mortgage Book 1448, at page 564.

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STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX \$ 06.00
FEB 11 1979

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