State of South Carolina

COUNTY OF GREENVILLE

79 CITIZENS B. & L. ASSOCIATION

RSLEY P. O. BOX 333, 117 TRADE ST.

GREER, S. C. 29651

To All Illiam These Presents May Concern:

We, Johnny L. Barnett and Pamela T. Barnett

SEND GREETING:

WHEREAS, we the said Johnny L. Barnett and Pamela T. Barnett

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

with interest from the date hereof at the rate of **Eleven** per cent (11 %) per annum, unpaid interest to

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

Eighteen Thousand & No/100 -----

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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.

ANOW ALL MEN BY THESE PRESENTS, That we the said Johnny L. Barnett and Pamela T. Barnett . 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 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, in Chick Springs Township, located about three miles Northwest from Greer on the Northwest side of a new cut dirt road about one-fourth mile off or South of State Highway No. 415 (also known as Buncombe Road) and being shown as Lot No. 38 as shown on plat of property of P. O. Copeland Estate, recorded in Plat Book "KK" page 135, RMC Office for Greenville County and having the following metes and bounds, to wit:

BEGINNING at a stake on the northwest side of said street, joint front corner of Lots Nos. 38 and 39 and running thence with the joint line of said lots N. 72-10- W., 179.6 feet to an iron pin on the line of property now or formerly of Dennis Copeland; thence with said line N. 17-36 E., 100 feet to an iron pin, joint rear corner of Lots Nos. 37 and 38; thence with the joint line of said lots, S. 72-10- E., 180 feet to an iron pin on the northwest side of an unnamed street; thencewith said street S. 17-50 W., 100 feet to the beginning corner. This is the same conveyed to Billy Joe Carlton by J. P. Nedlock by deed recorded July 23, 1963 in deed book 728 page 151, Greenville County RMC Office.

ALSO:

All that piece, parcel or lot of land in Chick Springs Township, County of Greenville State of South Carolina, located about three miles northwest from Greer, S. C, on the northwest side of a dirt road about one-fourth mile off or south of Highway No. 415 (also known as Buncombe Road) and being shown as all of lot no. 37 on a plat of P. O. Copeland Estate (Plat No. 3), plat book "KK" page 135 and having the following metes and bounds, to wit:

BEGINNING at a stake on the northwest side of said road, joint front corner Lots 36 and 37 and running thence N.72-10- W., 180.4 feet to a point on the lineof Dennis Copeland property; thence S. 17-36 W., 100 feet along the line of said Dennis Copeland property to a stake at the joint rear corner of Lots Nos. 37 & 38; thence S. 72-10- E., 180 feet to a stake on the northwest side of said

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