To All Whom These Presents May Concern:

We, William Henry Payne and Karen An P. Payne

SEND GREETING:

WHEREAS, William Henry Payne and Karen An P. Payne the said in and by certain promissory note in writing of even date with these Presents, well

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

Forty-Thousand and No/100 -----(\$ 40,000.00) Dollars.

with interest from the date hereof at the rate of fifteen 1 per cent (15.5 %) per annum, unpaid interest to

bear interest at the same rate, to be repaid in installments of Five Hundred Forty-one and 56/100--

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 William Kenry Payne and Karen An P. Payne , 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

the said mortgagor—s 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, and be said to the said country bargained, and be said coun sold and released, and by these Presents do grant, bargain, sell and release unto the said Cittzens 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, being shown and designated as a 16.2 acre tract on property of Annie M. Peterson Day, according to a plat prepared of said property by W. R. Williams, Jr., Engineer/Surveyor, January 10, 1978 and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 6-M, at page 24, and according to said plat having the following courses and distances, to wit:

BEGINNING at a point in or near the center of Burns Road, and which said point is approximately 363.9 feet west of corner of property of Annie M Peterson Day, formerly Annie M. Peterson and Long and running thence with Burns Road, the following courses and distances: N. 55-34 W. 31.4 feet to a nail and cap, N. 48-53 W. 65 feet to a nail and cap; N. 39-18 W. 65 feet to a nail and cap; N. 31-26 W. 100 feet to a nail and cap, N. 26-42 W. 212.2 feet to a nail and cap, N. 37-58 W. 100 feet to a nail and cap, N. 47-56 W. 278.4 feet to a spike; thence, N. 37-34 E. 1109.9 feet to an iron pin; thence, S. 33-00 E. 799.5 feet to an iron pin; thence running with the line of property now or formerly belonging to Long, S. 69-18 W. 522.4 feet to an iron pin; thence continuing with the common line with Long, S. 13-41 E. 559.5 feet to the point; thence S. 59-31 W. 260-2 feet to a point in or near the center of Burns Road, the point of beginning.

This is the same as conveyed to us by Annie M. Peterson Day, formerly Annie M. Peterson by deed dated March 7, 1978, recorded in deed book 1074 page 983, Greenville County R.M.C. Office on the 8th of March, 1978. Also, see Deed Volume 998 at Page 540 and Deed Volume 1068 at Page 603.

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