STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

300x1593 FAGE 657

To All Whom These Presents May Concern:

JOHN R. CUMMINGS AND EVELYN G. CUMMINGS WHEREAS We,

well and truly indebted to

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P.O. Box 1329, Greenville, S.C. 29602 SOUTHERN BANK & TRUST CO.,

in the full and just sum of Twenty One, Seven Hundred Forty and 40/100 (\$21,740.40) certain promissory note in writing of even date herewith, due and payable Dollars, in and by easthe.

Due and payable in 60 equal monthly installments of \$362.34, commencing March 15, 1983 and a like amount of the same day of each successive month, until paid in full; payments include principal and interest

with interest

per centum per annum at the rate of 163 APR from and after default annually, and if unpaid when due to until paid; interest to be computed and paid monthly bear interest at same rate as principal until paid, and we have further promised and agreed to pay ten per cent of the whole amount due for attorney's fee, if said note be collected by attorney or through legal proceedings of any kind, reference being thereunto had will more fully appear.

NOW, KNOW ALL MEN, That we, the said John R. Cummings and Evelyn G.

in consideration of the said debt and sum of money Cummings aforesaid, and for the better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to us in hand well and truly paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said

SOUTHERN BANK & TRUST CO., its successors and assigns:

All those lots of land, sometimes referred to as lots 11, 13 and another lot, in the County of Greenville, State of South Carolina, in City View, having the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Montana (Summitt) Street, which iron pin is situate 68.75 feet east of the intersection of Dyer (Parker) Street, and running thence along the southern side of Montana Street N 88-45 E 103 feet, 13 inches to an iron pin; thence in The southerly direction 156 feet to an iron pin; thence N 88-45 E 77.25 feet to an iron pin; thence S 13 W 30 feet to an iron pin; thence in a owesterly direction 190 feet, more or less, to an iron pin on the eastern side of Dyer Street; thence along Dyer Street N 12-75 W 63 feet to an iron pin; thence N 6-15 W 156 feet to the point of beginning.

This is the same property conveyed to us in deed book 1096, page 592 by Alva Donald Rainey, recorded February 6, 1979.