COMORTGAGE OF REAL ESTATE

GREENVILLE S COUNTY OF

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

To All Mhom These Presents May Concern:

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

WE DONALD RAY HALL

SEND GREETING:

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Donald Ray Hall WHEREAS. the said

well in and by certain promissory note in writing of even date with these Presents, 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 thirteen 3/fer cent (13.75%) per annum, unpaid interest to

Forty Six and 14/100------ 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.

Donald Ray Hall KNOW ALL MEN BY THESE PRESENTS, That the said , 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) 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 the Chick Springs Township, lying about one mile east from Brushy Creek Baptist Church, as described by a plat of the property of Wallace T. Hall, Bascombe P. Hall, Margaree S. James, by T. H. Walker, Jr., RLS, of Mauldin, South Carolina dated September 5, 1975, and having, according to said plat, the following metes and bounds, to-wit.

BEGINNING at an iron pin along the property line of Wallace T. Hall and running S. 88-30 W.,247.6 feet to an iron pin; thence running N. 11-02 W. 236.1 feet along the property now or formerly of Bascombe P. Hall to an iron pin; running thence N. 74-06 E. 114.3 feet to an iron pin; thence running south along the property now or formerly of Paul Ross, S. 35-28 E. 315.0 feet to the point of beginning.

Derivation: Karen Christopher and Ronald Hall are the sole heirs at law of Wallace T. Hall, who died on December 27, 1976, in Greenville, South Carolina. See Greenville County Probate Court records. Lucille T. Hall is herein conveying that certain life estate reserved in her by her deed below stated.

This is the same property conveyed to Margaree S. James, Wallace T. Hall and Bascombe P. Hall by deed of Lucille T. Hall dated September 10, 1976, and recorded in the R.M.C. Office for Greenville County in Book 1024 at page 87 on September 11, 1975, Subject to any and all restrictions, easements, and rights-of-way affecting said property.

This is the same property conveyed to me by Lucille T. Hall, Margaree S. James, Bascombe P. Hall, Ronald W. Hall and Karen Christopher by deed dated July 29, 1977, recorded August 5, 1977, in Deed Book 1061, page 957 in the R.M.C. Office for Greenville STATE OF SOUTH CAROLINA

DOCUMENTARY STAMP 10121.94 TXX =