State of South Carolina Oct 10 1 20 PH 169 OCHE FARNSWORTH R. M. C.

To All Mhom These Presents May Concern:

I, Randall G. Ponder

SEND GREETING:

WHEREAS, I the said Randall G. Ponder

in and by my certain promissory note in writing of even date with these Presents, am well and truly indebted unto the Citizens Building and Loan Association, Greer, S. C., in the full and just sum of eleven thousand and no/100 - - - - - - - - - - (\$ 11,000.00) Dollars, with interest from the date hereof at the rate of eight per cent (8 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

one hundred five and 13/100 - - (\$ 105.13) 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 turther providing or a reasonable automey'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 automey for collection, or if said debt, or any part thereof, be collected by an automey or by legal proceedings of any kind.

KNOW ALL MEN BY THESE PRESENTS, That

in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said Critzens Bullding 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 me the said mortgage. In hand well and truly paid by the said mortgage, 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 Critzens 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, Oniok Springs Township, located in City of Green, on the Northern side of Westmoreland Ave., and being shown as lot No. 15 on plat of Mrs. L. W. Cunningham Lots, by plat recorded in plat Book "g" page 17, and being shown on a more recent plat made for Randall G. Ponder by John A. Simmons, surveyor, dated Sept. 29, 1969 and having the following metes and bounds, to wit: (Plat book F page 17)

Beginning at a new iron pin on the Northern side of Westmoreland Ave., at the joint front corner of lots lip and 15 and running thence along said Ave., N.*70-00 W., 65 feet along the Northern side of Westmoreland Ave., to a new iron pin at the joint front corner of lots 15 and 16; thence N. 20-up E., 125 feet as the common line of lots 15 and 16 to old iron pin; thence S: 70-up E., 65 feet!to.old iron pin; at the joint rear corner of lots 11 and 15; thence S: 20-up W., 125.3 feet as the common line of lots 14 and 15 to the beginning corner.

This is the same conveyed to Nelle E. Waldrop by deed recorded in deed book 184, page 389, Greenville County R. M. C. Office, said Nelle Elizabeth Waldrop having died testate Aug. 29, 1968, Apt. No. 1045 file No. 9, Greenville County Probate Office, giwing the Bank of Green, Executor

power to sell her real estate.

This is the same property conveyed to me by The Bank of Green, as Executor of the Nelle Elizabeth Waldrop Estate by Deed dated October _____. 1969 to be recorded in the Ri M. C. Office for Greenville County.