

State of South Carolina
COUNTY OF GREENVILLE

Dec 29 1 33 PM '71
OLLIE FARNSWORTH
R. M. C.

To All Whom These Presents May Concern:

I, Carl Howell

SEND GREETING:

WHEREAS, I the said Carl A. Howell
in and by certain promissory note in writing of even date with these Presents, as well
and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of
Seven Thousand and No/100 - - - - - (\$ 7,000.00) 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 Nine and 11/100 - - - - - (\$ 109.11) 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.

KNOW ALL MEN BY THESE PRESENTS, That I the said Carl A. Howell
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 me 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, Chick
Springs Township and being portions of Lots No. 45 and 46 of Westmoreland Circle,
having courses and distances according to survey and plat of the property of
William Marshall Austin by H. S. Brockman, Registered Surveyor, dated February 26,
1949, to wit:

Beginning at an iron pin on the west side of Pine Street, 145 feet northward from
the intersection of Pine Street and Bennett Street, and running thence along the
western edge of Pine Street, N. 3-00 E. 75 feet to an iron pin; thence N. 77-10 W.
141.3 feet to an iron pin, corner of Lot No 53; thence S. 2-10 W. 60 feet to an
iron pin; thence S. 71-05 E. 141.7 feet to the beginning corner.

This is the same property conveyed to Carl A. Howell by deed of William Marshall
Austin, recorded in the R. M. C. Office for Greenville County.