

State of South Carolina

COUNTY OF GREENVILLE

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

To All Whom These Presents May Concern:

I, Cecil S. Smith

SEND GREETING:

WHEREAS, I the said Cecil S. Smith

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

Fourteen Thousand and No/100 ----- (\$ 14,000.00) Dollars,

with interest from the date hereof at the rate of eight 1/2 per cent (8 1/2 %) per annum, unpaid interest to

bear interest at the same rate, to be repaid in instalments of One Hundred Thirty-seven and 87/100

----- (\$ 137.87) 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 Cecil S. Smith

, 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, O'Neal Township, located about five miles North from Greer, S. C., on the Southwestern intersection of the Jug Factory Road and a County Road, and being a part of the property shown on plat made for Cecil S. Smith by Webb Surveying and Mapping Co., dated Nov. 1975, plat book 40 page 302, Greenville County R. M. C. Office and having the following metes and bounds, to wit:

Beginning at the southwestern corner of Jug Factory Road and a County Road and running thence along the southwestern side of the Jug Factory Road, S. 25-11 E., 175 feet to a new corner; thence leaving said road at running thence S. 64-05 W., 125 feet to new corner; thence N. 25-11 W., 175 feet to the southern side of a county road; thence with county road, N. 69-05 E., 125 feet to the beginning corner and containing 0.50 acre, more or less.

This is a part of the same conveyed to Cecil S. Smith by Chalmer N. Greene et al by deed recorded Dec. 2, 1975 in deed book 1027 page 965, Greenville County R. M. C. Office.

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