

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:

We, Jack D. Bowdoin, Sr. and Margaret C. Bowdoin

SEND GREETING:

WHEREAS, we the said Jack D. Bowdoin, Sr. and Margaret C. Bowdoin  
 in and by our certain promissory note in writing of even date with these Presents, are well  
 and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of  
 Twenty eight thousand and No/100 ----- (\$ 28,000.00 ) Dollars,  
 with interest from the date hereof at the rate of nine per cent ( 9 %) per annum, unpaid interest to  
 bear interest at the same rate, to be repaid in installments of Two Hundred Eighty four and No/100 --

----- (\$ 284.00 ) 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 we the said Jack D. Bowdoin, Sr.  
 and Margaret C. Bowdoin 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 us the said mortgagors 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, on the  
 southeast corner of the intersection of Valorie Drive and Edwards Road, being known  
 and designated as Lot No. 20 on plat of Map No. 2, Liberty Park, recorded in the R. M.  
 C. Office for Greenville County in Plat Book MM, Page 39, and having according to said  
 plat, the following metes and bounds, to wit:

Beginning at an iron pin on the northeast side of Valorie Drive, the joint front  
 corner of Lots Nos. 19 and 20; thence with the northeast side of said Valorie Drive,  
 N. 37-51 W. 126.8 feet to an iron pin; thence with the curve of said street as it  
 intersects with Edwards Road, the chord of which is N. 1-47 E. 36.4 feet to an iron  
 pin on the southeast side of Edwards Road; thence with the southeast side of said  
 road, N. 41-25 E. 122 feet to an iron pin on the edge of a branch; thence with the  
 said branch as the line, the traverse line of which is S. 39-55 E. 148.5 feet to an  
 iron pin, corner of Lot No. 19; thence with the line of said lot, S. 41-25 W. 152  
 feet to the beginning corner.

This is the same received by Margaret C. Bowdoin from H. Grady Cox and Agnes G.  
 Cox by Deed recorded in R. M. C. Office, Greenville County, January 25, 1967, deed  
 book 812 page 531, with one half interest of Margaret C. Bowdoin deeded to Jack D.  
 Bowdoin, Sr. by deed dated January 31, 1978, to be recorded herewith.