

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

BOOK 1440 PAGE 326

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State of South Carolina,

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Jimmy Ray Waters  
hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith,  
stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina,  
Greenville, S. C., hereinafter called Mortgagee, the sum of \$3,309.96  
plus interest as stated in the note or obligation, being due and payable in thirty six' equal  
monthly installments commencing on the last day of October, 19 78, and on the  
same date of each successive month thereafter.

Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per  
cent per annum as reference being had to said note will more fully appear; default in any payment of either principal  
or interest to render the whole debt due at the option of the Mortgagee or holder hereof. Forbearance to exercise  
this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any sub-  
sequent failure or breach. Both principal and interest are payable in lawful money of the United States of America  
at the office of the Mortgagee at Greenville, South Carolina, or at such other place as  
the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid,  
and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and  
also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the  
said Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,  
have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said  
Mortgagee the following described real estate, to-wit:

ALL that piece, parcel or lot of land in the State of South Carolina, County  
of Greenville, being known and designated as Lot No. 23A on a plat of property  
of Jimmy Ray Waters and Betty Ann Waters dated October 21, 1970 by Carolina  
Surveying Company and having, according to said plat, the following metes and  
bounds, to wit:

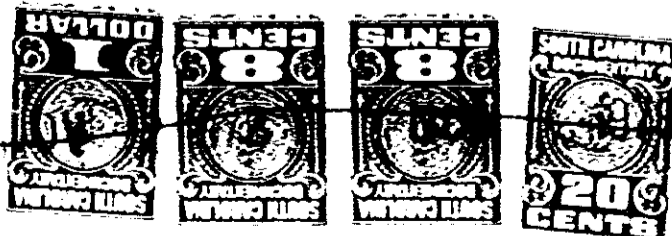
BEGINNING at an iron pin on the northwestern side of Circle Drive (Hill Street)  
at the joint front corner of Lots 23 and 23A and running thence with the line  
of Lot No. 23, N, 37-23 W. 95 feet to an iron pin; thence N. 52-37 E. 72 feet  
to an iron pin; thence S. 37-23 E. 95 feet to an iron pin on the northwestern  
side of Circle Drive (Hill Street); thence with said Drive, S. 52-37 W. 72 feet  
to the point of beginning.

This being the same piece of property which was conveyed to Jimmy Ray Waters,  
by Charles M. Bishop and Sara L. Bishop on October 28, 1971 and recorded in the  
Greenville County RMC Office in Deed Book Volume 901 at Page 405 on October 29, 1971.

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