

State of South Carolina

COUNTY OF GREENVILLE

DONNIE TANKERSLEY
R.M.C.

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

To All Whom These Presents May Concern:

We, John R. Parris, Jr. and Cheryl H. Parris SEND GREETING:
WHEREAS, we the said John R. Parris, Jr. and Cheryl H. Parris

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 twelve per cent (12. %) per annum, unpaid interest to
bear interest at the same rate, to be repaid in installments of Three Hundred Thirty-six and 05/100 -

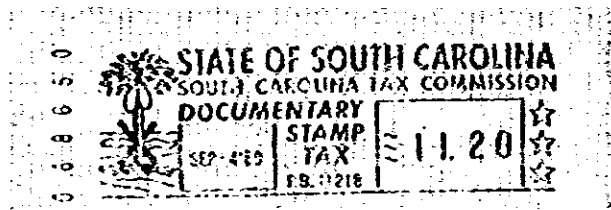
----- (\$ 336.05) Dollars
due and payable on the 5th day of each and every calendar month hereafter until the full principal sum, with interest
and all costs, insurance, and expenses incurred in connection with said loan, has been paid, said monthly payments
to be applied first to the payment of interest, 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 John R. Parris, Jr.
and Cheryl H. Parris, 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 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, located in the City of Greer at the northwest corner of West Poinsett
Street and Davenport Ave., and shown on plat made for Mamie K. James Estate by
Campbell & Clarkson, surveyors, dated Feb. 8, 1977 and having the following metes
and bounds, to wit:

Beginning at the corner (northwest) of said two streets and running thence N.
73-03 W., 97.5 feet along the northern side of West Poinsett Street to pin; thence
N. 16.05 E., 172.27 feet to pin; thence S. 73-03 E., 97.5 feet along a new line to
the western side of Davenport Ave; thence along the western side of Davenport Ave.,
S. 16-05 W., 172.27 feet to the beginning corner.

This is the same as conveyed to us by Laurens I. James, et al by deed dated
March 31, 1980 recorded in R.M.C. Office for Greenville County.



9 5 7 3

4326 RV-2