

MORTGAGE OF REAL ESTATE

State of South Carolina
COUNTY OF GREENVILLE

FILED
TO S. C.
JAN 29 AM '81
GREENVILLE
SHERIFFSLEY

CITIZENS B. & L. ASSOCIATION
P. O. BOX 117
GREER, S. C. 29615

To All Whom These Presents May Concern:

We, James W. and Joan M. Harbin

SEND GREETING:

WHEREAS, we the said James W. and Joan M. Harbin

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 Fourteen Thousand and No/100 ----- (\$ 14,000.00) Dollars, with interest from the date hereof at the rate of fifteen 1/2 per cent (15.5 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Two Hundred Thirty and 18/100 -----

-----(\$ 230.18) 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 James W. and Joan M. Harbin, 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, situated on the north side of Wilson Drive and on the west side of Wilson Road, near the City of Greer, Chick Springs Township, and being shown on a plat of the property of R. B. Taylor, et. al, by Terry T. Dill, Registered C. E., dated November 30, 1967, having the following metes and bounds, to wit:

Beginning at the joint corner of lots 6 and 7 on Lyndon Road and running N. 55-00 W. for a distance of 175 feet to an iron pin; thence S. 34-50 W. for a distance of 100 feet to an iron pin; thence S. 56-35 E. for a distance of 175.25 feet; thence S. 35-00 W. for a distance of 100 feet to the beginning point.

This conveyance is subject to restrictions or record, and is also subject to utility easements and rights-of-way of record or on the ground, along with tap fees, set back lines, and zoning regulations..

Derivation: Deed Book 861, at page 319.

This is the same as conveyed to us by Glenn E. Felmet and Virginia T. Felmet by deed dated January 26, 1979, recorded in deed book 1096 page 169, Greenville County R. M. C. Office on the 29th of January, 1979.

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