

State of South Carolina

VOL 442 PAGE 367

COUNTY OF Greenville

To All Whom These Presents May Concern:

I, Ella Ruth Epps

SEND GREETING:

WHEREAS, I the said Ella Ruth Epps

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

Three Hundred----- (\$ 300.00) Dollars,

with interest from the date hereof at the rate of seven per cent (7 %) per annum, unpaid interest to

bear interest at the same rate, to be repaid in installments of

Four & 80/100----- (\$ 4.80) 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 Ella Ruth Epps

, in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said CITIZENS BUILDING & 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, Chicks

Springs Township, lying about 1/4 mile south from the incorporate limits of the Town of Greer, S. C., and on the west side of the New Pelham Road, being known and designated as Lots. # 18 and 19 on plat of the C. P. Smith property, prepared by W. A. Christopher, Surveyor, dated March 17, 1924, and being bounded on the North by a Street and lands of Mrs. B. A. Campbell, on the west by lands of Lillie Plumblee and on the South by lands of Mrs. Lindsey, and on the East by New Pelham Road, and having the following courses and distances to wit:

Beginning at the intersection of New Pelham Road and a Street which leads in the direction of Old Pelham Road from said New Iwlham Road, and runs thence along said Street N. 89- W. 197 feet; thence S. 1-00 W. 120 feet to corner of Lot. # 20 on said plat; thence S. 89 E. 187 feet to said New Pelham Road; thence along said road N. 1-00 E. 120 feet to the beginning corner, and being all of the same lot of land conveyed to C. T. Epps by Deed from W. S. Thornton, etal, recorded in office of R.M.C. Greenville County in Vol. 246, page 317. Being also the same lot and tract of land conveyed to me by C. T. Epps by Deed dated August 10, 1945, and recorded in office of R.M.C. for Greenville County in Vol. 279, page 45.

Citizens B + L Association
Greer S.C. B.A. Barnette, Treas.

E.C. Barton, Secy.
2/22/50

Witness: Edna J. White

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Gabe Farnsworth
10 # 4835