

To All Whom These Presents May Concern:

We, Joe K. Smith and Margaret G. Smith

SEND GREETING:

WHEREAS, we the said Joe K. Smith and Margaret G. Smith 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 thousand and no/100 - - - - (\$ 20,000.00) 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

Two hundred sixteen and 60/100 - - - - (\$ 216.60) 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 Joe K. Smith and Margaret G. Smith, 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, lying on the North side of U. S. Highway #29, in the City Limits of Greer, being shown on a plat prepared for Joe K. Smith, by G. A. Wolfe, R. S. October 26, 1963, being more particularly described as follows:

BEGINNING at an iron pin on the Highway Right-of-Way and running thence N. 9-05 W. 287 feet to an iron pin; thence S. 88-45 E. 104 feet to an iron pin, on the Duncan Line; thence S. 8-42 E. 268.7 feet to an iron pin, on the Highway right-of-way; thence along said Highway right-of-way, S. 82-25 W. 104 feet to the point of beginning.

This being a portion of the same property conveyed to Joe K. Smith by D. Vincent Duncan, said deed to be recorded herewith.

ALSO all that certain piece, parcel or lot of land, with the improvements thereon, situate, lying and being on the corner of East Curtis and Church Streets, in the Town of Simpsonville in Austin Township, in the County of Greenville, in the State of South Carolina, being bounded/lot now or formerly owned by First Baptist Church on the North; on the East by lot of Joe K. Smith; on the South by East Curtis Street; on the West by Church Street, and having the following metes and bounds to wit:-

BEGINNING at the corner of East Curtis and Church Streets, and running thence along the northern side of East Curtis Street N. 68 1/2 East 85 feet to corner of lot owned by Joe K. Smith; thence along the line of said lot in a northerly direction 185 feet, more or less, to a point in line of lot now or formerly First Baptist Church; thence along line of said lot in a westerly direction 85 feet more or less to the corner of Church Street; thence along the eastern side of Church Street South 17 1/2 East 179.6 feet to the beginning corner. Being the same property conveyed to me by Home Owner's Loan Corporation in Deed Book 240 at Page 110 in the Office of R. M. C. for Greenville County.

ALSO: All that parcel or lot of land, situated in the Town of Simpsonville, S. C. on the NORTH side of Curtis Street being that portion of a lot bought by G. E. Mayfield from W. J. McKinney on the 24th Feb. 1913 and having the following metes and bounds, to wit:-

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for Deed case for corner E. Curtis St + Church St. See Deed Book 240 Page 835 Page 835