

JUN 30 1 24 PM '72

State of South Carolina LIE FARNSWORTH
County of Greenville R. M. O.**To All Whom These Presents May Concern:**

We, S. Fred Smith and Anna Margaret D. Smith,
of Laurens County, South Carolina, (hereinafter called the Mortgagor) Send(s) Greetings:

WHEREAS, the Mortgagor

in and by a certain promissory note in writing, of even date, with these presents is well and truly indebted to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, a corporation, organized by and pursuant to the laws of the United States, in the full and just sum of

TWENTY-FIVE THOUSAND FIVE HUNDRED AND NO/100-----
(\$ 25,500.00) Dollars, said note to be repaid, with interest at the rate specified therein, in monthly installments as provided therein upon the first day of each and every calendar month in advance, until the full principal sum, with interest, has been paid, the final payment of principal and interest, if not sooner paid, being due and payable twenty-five (25) years after the date hereof; said monthly payments to be applied:

FIRST: To the payment of interest due on said loan, computed monthly.

SECOND: To the payment, at the option of said Association, of such taxes, assessments, or insurance as may be in default on the property pledged to secure this obligation.

THIRD: The balance of said amount to the payment to that extent, as a credit of that date, on the principal of this loan. Said payments to continue until principal and interest are paid in full.

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 thirty days or failure to comply with any of the By-Laws of said Association or any of the stipulations of this mortgage, the whole amount due under said note shall, at the option of the holder hereof, become immediately due and payable and suit may be brought to foreclose this mortgage.

Said note further provides for a ten (10%) per cent Attorney's fee besides all costs and expenses of collection to be added to the amount due on said note, and to be collectable as a part thereof, if the same be placed in the hands of an attorney for collection, or if said debt, or any part thereof, be collected by an attorney, or by legal proceedings of any kind (all of which is secured by this mortgage); as in and by said note, reference being thereunto had, will more fully appear.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, according to the conditions of said note, and also in consideration of the further sum of THREE DOLLARS to the Mortgagor in hand and truly paid by the said CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, at and before the sealing and delivery of these presents, the 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 FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors and assigns:

All that piece, parcel or lot of land, with the improvements thereon, situate, lying and being in Austin Township, Greenville County, State of South Carolina, in the Town of Mauldin, being known and designated as Lot No. 19, on Map No. 2, of Sunset Heights made by C. O. Riddle, September 17, 1953, and having, according to said plat, the following metes and bounds, courses and distances, to wit:

Beginning at an iron pin on the north side of Sunset Drive, joint front corner of Lots 18 & 19; thence with the joint line of said lots N. 27-25 W. 200 feet to an iron pin; thence N. 62-35 E 100 feet to an iron pin corner of Lot No. 20; thence with the line of said lot S. 27-25 E 200 feet to an iron pin on the north side of Sunset Drive; thence with the north side of said Drive S. 62-35 W 100 feet to the point of beginning.

This is the same lot conveyed to S. Fred Smith and Anna Margaret D. Smith by Donald E. Baltz.

The Mortgagors covenant and agree, anything hereinafter contained to the contrary notwithstanding, that, together with and in addition to the monthly payments of interest and principal on the loan, they will pay to the Mortgagee monthly in advance, on the first day of each month until the indebtedness secured hereby is paid in full, the equivalent of one-twelfth (1/12) of the annual taxes, assessments, and insurance premiums on the real estate security, as estimated by the Mortgagee, said sums to be applied and credited on the loan; provided that the Mortgagee shall advance and pay when due said annual taxes, assessments and insurance premiums, and charge such advances to the mortgage debt.