

State of South Carolina }
 GREENVILLE
COUNTY OF _____ }

To All Whom These Presents May Concern:

We, Robert C. Stoddard and Joyce M. Stoddard

SEND GREETING:

WHEREAS, we the said Robert C. Stoddard and Joyce M. Stoddard

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
Sixteen Thousand and No/100 ----- (\$ 16,000.00) Dollars,
with interest from the date hereof at the rate of nine per cent (9 %) per annum, unpaid interest to
bear interest at the same rate, to be repaid in installments of One Hundred Sixty two and 29/100--

----- (\$ 162.20) 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 Robert C. Stoddard
and Joyce M. Stoddard, 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 mortgagors, 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 on the West side of Caldwell Street,
just off or just North of U. S. Highway No. 29 and being shown and designated as
lot number FIFTY TWO (52) on plat of property made for Gennie L. Caldwell by H. L.
Dunahoo, surveyor, dated October 24 and 25, 1949 and recorded in plat book "X" page
1, Greenville County R. M. C. Office, reference is hereby made to said plat for a
more complete description as to metes and bounds.

This is the same conveyed to Judy D. Harris by deed book 1012 page 542 and
deed book 981 page 611, Greenville County R.M.C. Office.
Property subject to all easements, rights of way, restrictions and water
privileges as set forth in deed book 981 page 611 and deed book 398 page 285,
Greenville County R. M. C. Office.
This is the same property as conveyed to us by Judy D. Harris by deed dated
November , 1975 to be recorded in the R. M. C. Office for Greenville County.



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