

State of South Carolina

COUNTY OF GREENVILLE

APR 12 3 07 PM '76

DONNIE S. TANKERSLEY
R.H.C.

To All Whom These Presents May Concern:

We, Keith S. Smith and Juanita C. Smith

SEND GREETING:

WHEREAS, we the said Keith S. Smith and Juanita C. 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 Five Thousand and no/100 - - (\$25,000.00) 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 Two Hundred Twenty Four and 94/100

- - - - - (\$ 224.94) 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 Keith S. Smith and Juanita C. 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 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, located about two (2) miles north of Washington Church and according to the plat prepared for Keith S. Smith by Tri-State Surveyors on December 19, 1975, as having the following metes and bounds, to wit: (Plat Book 4-0 page 322)

BEGINNING at a nail in Jug Factory Road, Two Thousand (2,000) feet from Jordan Road and running thence down the center of Jug Factory Road N. 34-49 E., 333.7 feet to a nail in center of the road, thence, S. 35-39 E., 325 feet to an iron pin; thence, S. 58-46 W., 370 feet to an iron pin; thence, N. 19-14 W., 192.4 feet to the beginning corner and according to said plat containing 1.97 acres.

This is the same property conveyed to us by Olea W. Smith by deed dated March 1, 1976, and recorded in Deed Book 1032 at page 519, Greenville County R. H. C. Office.

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