

State of South Carolina  
COUNTY OF GREENVILLE

22 11 23 1977  
CLARENCE S. TANKERSLEY  
R.M.C.

CITIZENS B. & L. ASSOCIATION  
P. O. BOX 388, 117 TRADE ST.  
GREER, S. C. 29651

To All Whom These Presents May Concern:

We, David Joe Ross, Sr. and Carolyn B. Ross

SEND GREETING:

WHEREAS, we the said David Joe Ross, Sr. and Carolyn B. Ross  
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  
Five Thousand Four Hundred and no/100 - - - (\$5,400.00) 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 Eighty Six and 89/100 - -  
- - - (\$86.89) 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 David Joe Ross, Sr.  
and Carolyn B. Ross, 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, O'Neal  
Township, being a portion of Lot No. 2, as shown on Plat of S. R. Roe Estate, prepared  
by H. S. Boockman, R. S., November 12, 1935, and being more particularly described as  
follows:

BEGINNING at an iron pin on the bank of the road that leads from Oneal to Greer  
and running thence S. 15-09 W., 225 feet to an iron pin on bank of said road; thence  
N. 84-11 W., 268 feet to an iron pin; thence N. 15-09 E., 225 to the line of tract  
No. 1; thence along the line of tract No. 1 S. 84-11 E., 268 feet to the point of  
beginning and containing 1.37 acres as shown on New Survey of S. R. Roe Estate, re  
corded in the office of R. M. C. for Greenville County.

This is the same property conveyed to me by Ruby S. Ross by deed dated December  
14, 1961, recorded in Deed Book 692, page 521 in the R. M. C. Office for Greenville  
County. LESS HOWEVER that piece sold to Lamar Kelly by deed recorded in Deed Book  
973, page 423 (Plat Book SSS-472).

ALSO: All 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 and county aforesaid, located about 4 miles north of the City of Greer, S. C.  
being shown and designated on a plat of property made for David Joe Ross by W. N. Willis,  
Engr., dated August 5, 1971, as Lot #2, and according to said plat has the following  
courses and distances:

BEGINNING at an iron pin on County Road and running thence N. 16-55 E., 76 feet to  
an iron pin on said road, thence N. 84-11 W., 268 feet to an iron pin on Ross Property,  
thence S. 15-09 W., 75 feet to an iron pin, thence S. 84-11 E., 262 feet to an iron  
pin, the point of beginning. According to said plat contains 0.45 acres, more or less.  
See Vol. 129, page 396.

This is the same property conveyed to David Joe Ross by Ruby S. Ross by deed dated  
August 24, 1971, recorded in the R. M. C. Office for Greenville County.

ALSO: All 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 and county aforesaid, Highland Township, located on the North side of the road

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