

State of South Carolina }  
COUNTY OF GREENVILLE

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

To All Whom These Presents May Concern:

We, Billy L. Woodward and Karen J. Woodward

SEND GREETING:

WHEREAS, we the said Billy L. Woodward and Karen J. Woodward

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 Three Thousand Four Hundred and No/100 ----- (\$ 3,400.00 ) Dollars, with interest from the date hereof at the rate of eight 3/4 per cent ( 8 3/4%) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Forty-two and 62/100 -----

----- (\$ 42.62 ) 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 Billy L. Woodward and Karen J. Woodward, 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, in the City of Greer, on the East side of Lanford Street, and being more particularly described as follows:

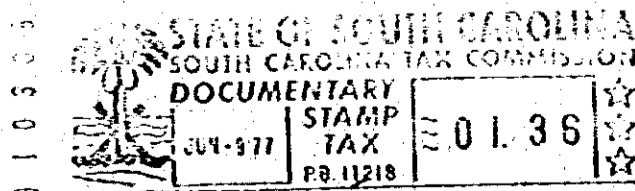
BEGINNING at a point on Lanford Street, joint corner of Lots 12 and 13 and running thence S. 72-20 E., 150 feet; thence N. 17-40 E., 60 feet; thence N. 72-20 W., 150 feet to Lanford Street; thence S. 17-40 W., 60 feet to the beginning corner and being shown and designated as lot number thirteen (13) on plat entitled Westmoreland Circle, recorded in plat book H page 144 A, Greenville County R. M. C. Office, to which plat reference is hereby made for a more complete description.

This is the same conveyed to James G. Wade by deed recorded in deed book 975 page 120, Greenville County R. M. C. Office.

This is the same conveyed to us by James G. Wade by deed dated October 8, 1975, recorded in deed book 1025, page 693, Greenville County R. M. C. Office, on the 13th of October, 1975.

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