

MORTGAGE OF REAL ESTATE

State of South Carolina }
COUNTY OF GREENVILLE

CITIZENS B. & L. ASSOCIATION
P. O. BOX 308, 117 TRADE ST.
GREER, S. C. 29651

To All Whom These Presents May Concern:

We, Richard G. Johnston and Kathy B. Johnston SEND GREETING:

WHEREAS, we the said Richard G. Johnston and Kathy B. Johnston
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
Thirty Thousand and No/100 - - - - - (\$ 30,000.00) 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 Sixty nine and 92/100 -

- - - - - (\$ 269.92) 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 Richard G. Johnston
and Kathy B. Johnston, 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, Chick
Springs Township, located on the Western side of (Relocated) Rutherford Road and on
the western side of Duke Power right of way line and being shown on plat made for
Richard G. & Kathy E. Johnston by Gould & Assoc., Surveyors, dated 6-27-1978 and
having the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of power line right of way, corner
of Ada Lockaby and running thence with the power line right of way, N. 20-28 W., 50
feet to iron pin, corner of other property of Marvin E. Bowen; thence S. 69-32 W.,
200 feet to iron pin; thence still with Bowen, S. 12-16 W., 323.7 feet to iron pin,
corner of Ellis and Merritt; thence along Merritt line, S. 80-24 E., 200 feet to pin
at corner of Ada Lockaby; thence with Lockaby line, N. 11-36 E., 380.5 feet to the
beginning corner and containing 1.71 acres, more or less. This is a part of the same
conveyed to Marvin E. Bowen by deed of Weldon Parr recorded Apr. 14, 1953 in
deed book 476 page 288 Greenville County R. M. C. Office.

This is the same conveyed to us by Marvin E. Bowen by deed dated August 1, 1978
to be recorded in R. M. C. Office for Greenville County.

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