

State of South Carolina

COUNTY OF GREENVILLE

GREENVILLE CO. S.C. 4 55 PM '78 S. TANNERLEY R.I.S.

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

To All Whom These Presents May Concern:

Belvin C. Owens and Cora W. Owens

SEND GREETING:

WHEREAS, we, the said Belvin C. Owens and Cora W. Owens 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 Ten Thousand and 00/100 (\$ 10,000.00---) Dollars, with interest from the date hereof at the rate of nine per cent (9.0 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of One Hundred Twenty-Six and 68/100 (\$126.68 ----) 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 Mortgagors, 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 them 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, O'Neal Township, on the south side of O'Neal-Church Street, and shown on plat of property of Boyd C. Lister, dated August 15, 1970, made by Terry T. Dill, as Lot 12, said plat being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4H, at Page 115, and having, according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the south side of O'Neal-Church Street at the joint corner of Lots 12 and 13 and runs thence along the line of Lot 13 S 15-18 E 180 feet to an iron pin; thence along the line of Lot 7 N 76-55 E 147.5 feet to an iron pin; thence along the line of Lot 11 N 16-14 W 172 feet to an iron pin on the south side of O'Neal-Church Street; thence along O'Neal-Church Street S 80-12 W 145 feet to the beginning corner. DERIVATION: This being the same property conveyed to Mortgagors this date by Darryl E. McMillan and Debra B. McMillan, said Deed to be recorded herewith in Deed Book 1088, at Page 125.

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