

MORTGAGE OF REAL ESTATE

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, Richardson Hill Garrett and Barbara Quick Garrett

SEND GREETING:

WHEREAS, we the said Richardson Hill Garrett and Barbara Quick Garrett

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 & No/100 ----- (\$ 3,000.00) 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 Twenty Nine & 99/100 -----

----- (\$ 29.99) 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 Richardson Hill Garrett and Barbara Quick Garrett, 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, lying on the northwest side of the Clements Road and on the Southwest side of a County road, and having the following courses and distances, to wit:

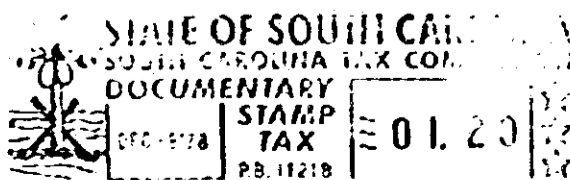
Beginning at a point on the northwest margin of the Clements Road and at the intersection of the County Road, and runs thence with the northwest margin of the Clements Road, S. 57-37 W. 400 feet to a point on the northwest margin of the said Clements Road; thence with new line (of Bryson M. Edwards) N. 22-23 W. 395 feet to a stake, joint corner of Bryson M. Edwards and the Carotell Paper Co.,; thence N. 42-30 E. 118.4 feet to the joint corner of the said Carotell Paper Company and land of Willie Cannada; thence with the common line of the Cannada property and of this property, S. 77-55 E. 245 feet to a stake; thence N. 65-28 E. 88.5 feet to a stake on the western margin of the County Road; thence with the southwest margin of the County Road, S. 21-48 E. 242 feet to the beginning point, containing three and eighteen one hundredths (3.18) acres more or less.

This is the same property conveyed to George D. Collier by deed recorded in the R. M. C. Office for Greenville County in Deed Book 906 at page 589.

The above description is taken from plat of the property, said plat prepared by Terry T. Dill, October 13th, 1970.

This is the same as conveyed to us by George D. Collier by deed dated January 29, 1975, recorded in deed book 1014 page 112, Greenville County R. M. C. Office on the 3rd of February, 1975.

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