

State of South Carolina

COUNTY OF GREENVILLE

FILED GREENVILLE CO. S. C. APR 20 2 32 PM '78 JOHN 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, Smiley R. Wilbanks and Joyce A. Wilbanks

SEND GREETING:

WHEREAS, we the said Smiley R. Wilbanks and Joyce A. Wilbanks

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-eight Thousand and No/100 - - - - (\$ 38,000.00) Dollars,

with interest from the date hereof at the rate of ten 1/4 per cent (10.25%) per annum, unpaid interest to

bear interest at the same rate, to be repaid in installments of Three Hundred Seventy three and 03/100

- - - - - (\$ 373.03) 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 Smiley R. Wilbanks and Joyce A. Wilbanks, 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, located near Blue Ridge School, Being tract "C" as shown upon plat made by Wolfe & Huskey, Inc., Lyman, S. C. dated December 3, 1975 for S. G. Wilbanks, and being more particularly described as follows:

Beginning at an iron pin on the right-of-way of Camp Creek Road (S.C. Road S. 23 - 569) and joint corner with T. A. Lynn and running with T. A. Lynn's line N. 41-37 E., 1515.0 feet to an old iron pin; thence, S. 50-15 E., 164.8 feet to an old iron pin on the line of Carl Belcher; thence with Carl Belcher's line, S. 02-06 W., 562 feet to an iron pin, joint corner of Tract "B"; thence, with the common line of tract "B", S. 42-30 W. 987.5 to an iron pin on the right-of-way of said Camp Creek Road; thence with the right-of-way of said road, N. 59-59 W., 150.3 feet to an iron pin; thence N. 20-32 E., 216 feet to an iron pin; thence, N. 62-15 W., 142 feet to an iron pin; thence, S. 35-06 W., 208 feet to an iron pin on said right-of-way; thence with said right-of-way, N. 59-59 W., 150 feet to the beginning corner, containing 14.55 acres more or less.

This is the same as conveyed to us by S. G. Wilbanks by deed dated December 11, 1975, recorded in deed book 1030, page 894, Greenville County R. M. C. Office on the 30th of January, 1976.

ALSO: All that piece, parcel or lot of land, situate, lying and being on the northern side of Camp Creek Road, near the City of Greenville, in the County of Greenville, and known as an .82 acre tract of the Property of S. G. Wilbanks by plat prepared by Wolfe & Huskey, Inc., dated December, 1975 and according to said plat, has the following metes and bounds, to wit:

Beginning at an iron pin on the northern side of Camp Creek Road, which iron pin is 150 feet southeast from the joint corner of a 14.55 acre tract on said plat, and property now or formerly of T. A. Lynn, and running thence along a new line, N.

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