

11 25 AM '79
DONNIE S. TANKERSLEY
R.M.C.

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:

I, Randall G. Ponder

SEND GREETING:

WHEREAS, I the said Randall G. Ponder

in and by my certain promissory note in writing of even date with these Presents, am well and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Twenty Thousand and No/100 ----- (\$ 20,000.00) Dollars, with interest from the date hereof at the rate of ten & 1/4 per cent (10 1/4 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

Two Hundred Eighteen and No/100 ----- (\$ 218.00) 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 I the said Randall G. Ponder, 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 me 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 in City of Greer, on the Northern side of Westmoreland Ave., and being shown as lot No. 15 on plat of Mrs. L. W. Cunningham Lots, by plat recorded in plat Book "F": page 17, and being shown on a more recent plat made for Randall G. Ponder by John A. Simmons, surveyor, dated Sept. 29, 1969 and having the following metes and bounds, to wit: (Plat book F. Page 17)

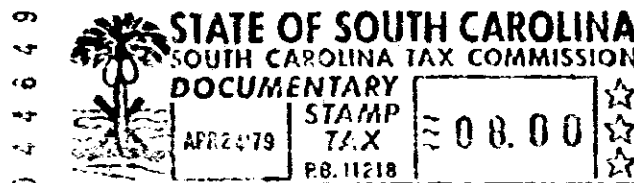
Beginning at a new iron pin on the Northern side of Westmoreland Ave., at the joint front corner of lots 14 and 15 and running thence along said Ave., N. 70-00 W., 65 feet along the Northern side of Westmoreland Ave., to a new iron pin at the joint front corner of lots 15 and 16; thence N. 20-44 E., 125 feet as the common line of lots 15 and 16 to old iron pin; thence S. 70-14 E., 65 feet to old iron pin at the joint rear corner of lots 14 and 15; thence S. 20-44 W., 125.3 feet as the common line of lots 14 and 15 to the beginning corner.'

This is the same conveyed to Nelle E. Waldrop by deed recorded in deed book 184, page 389, Greenville County R. M. C. Office, said Nelle Elizabeth Waldrop having died testate Aug. 29, 1968, Apt. No. 1045 File No. 9, Greenville County Probate Office, giving the Bank of Greer, Executor power to sell her real estate.

This is the same property conveyed to me by The Bank of Greer, as Executor of the Nelle Elizabeth Waldrop Estate by Deed dated October 9, 1969 recorded in the R. M. C. Office for Greenville County, Book 877, page 347.

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