

MORTGAGE OF REAL ESTATE

1308 500

State of South Carolina

COUNTY OF GREENVILLE

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

To All Whom These Presents May Concern:

HOWARD E. BAKER

SEND GREETING:

WHEREAS, I the said Howard E. Baker

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 Forty-Seven Thousand Five Hundred and no/100----- (\$47,500.00) Dollars, with interest from the date hereof at the rate of 11.5 per cent (11.5%) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Five Hundred Six and 55/100----

----- (\$506.55) 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 Mortgagor the said Howard E. Baker, 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 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, at the southern corner of the intersection of St. Marks Road and Jonquil Lane, being shown and designated as Lot No. 4 on plat of St. Marks Manor, prepared by Kermit T. Gould, R.L.S., recorded in Plat Book 7C at Page 53 and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the western side of St. Marks Road at the joint front corner of Lots 3 and 4 and running thence along the western side of said road N. 36-52 W. 110 feet to an iron pin at the intersection of said road and Jonquil Lane; thence along the southern side of Jonquil Lane S. 59-09 W. 75 feet to an iron pin at the joint corner of Lots 4 and 5; thence along the common line of said lots S. 36-52 E. 120 feet to an iron pin at the joint rear corner of said lots in the line of Lot No. 3; thence along the common line of Lots No. 3 and 4 N. 61-31 E. 77.1 feet to an iron pin at the joint front corner of said lots, the point of beginning.

Town House Units No. 7 and 8 of St. Marks Manor are located on the above described property.

The above described property was previously shown as a portion of Lots 15 and 2 on plat of Columbia Investment Company dated July 9, 1965, prepared by Piedmont Engineers and Architects, recorded in Plat Book KKK at Page 73.

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Howard E. Baker