## REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

## State of South Carolina,

SIGNIA TIL PH 182

800x 1566 PASE 416

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

**SEND GREETINGS:** 

Whereas, I, we the said Billy R. Cross and Barbara C. Cross
hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith,
stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina,  Greenville , S. C., hereinafter called Mortgagee, the sum of \$12,108.88
plus interest as stated in the note or obligation, being due and payable in equal
monthly installments commencing on the <u>last</u> day of <u>April</u> , 19.82, and on the
same date of each successive month thereafter.

Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the Mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America

at the office of the Mortgagee at Greenville , South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE 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, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:

All those two parcels of land in the County of Greenville, State of SC, described as follows:

PARCEL I: All that tract containing 2.63 acres, more or less, shown on a survey of R.B. Gresham's property made by J. Coke Smith, October 19, 1956, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin in the center of the intersection of Old Bessie Road and the Old Pelzer-Greenville Road, and running thence with the center of Old Bessie Road, N. 89-31 W. 360.3 ft. to a nail; thence S. 0-21 W. 302 ft. to an iron pin; thence W. 83-08 E 340 ft. to a nail in the center of the Plezer-Greenville Road; thence with the center of said road, S. 4-0 E. 352.4 ft. to the beginning corner.

PARCEL II: All that tract of land containing 0.87 acres, more or less, shown on a plat of a portion of the R.B. Gresham property made by J. C. Smith, 4-8-58, which tract adjoins the above described tract on the West, and having, according to said plat, the following metes and bounds to-wit: BEGINNING at a nail in the center of 0ld Bessie Road at the corner of the above described 2.63 acres, and running thence along the center of 0ld Bessie Road, N. 89-57 W. 103.2 ft. to a nail; thence N. 0-47 E. 373 ft. to an iron pin; thence N. 81-39 E. 97 ft. to an iron pin; thence S. 0-21 E. 387 ft. to the beginning corner.

This is the same property conveyed to Billy R. Cross and Barbara C. Cross by virtue of a deed from Mary P. Stovall and filed with the RMC Office for Greenville County in Vol. 1091 Page 277 on November 3, 1978.

Mortgagees address: C&S National Bank, PO Box 1449, Greenville SC 29602

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