

State of South Carolina

COUNTY OF GREENVILLE

FILED  
GREENVILLE CO. S. C.  
01 PH '82  
DONNIE 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: G. HENRY WATKINS AND W. BRUCE RICHMOND

SEND GREETING:

WHEREAS, the said G. HENRY WATKINS AND W. BRUCE RICHMOND in and by their 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 Sixteen Thousand and No/100----- (\$ 16,000.00 ) Dollars, with interest from the date hereof at the rate of sixteen per cent (16.00 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Two Hundred Thirty Four and 99/100----

----- (\$ 234.99 ) 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 G. Henry Watkins and W. Bruce Richmond, 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, City of Greenville, being on the eastern side of Old Augusta Road, and known and designated as Lot No. 2 of the property of Edgar Odom, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book LLL, Page 3, said lot having such metes and bounds as shown thereon. (See additional description below)

This is the same property conveyed to the mortgagors by deed of Hazel Anderson Smith, Doris Anderson Taylor and Beth Anderson Smith recorded in the R.M.C. Office for Greenville County simultaneously herewith.

All that lot of land adjoining the above lot in the City and County of Greenville, State of South Carolina, being a rear portion of the western sixty feet of Lot 6 on plat of property of M. W. Jones and Crystal A. Williams, made by R. E. Dalton, dated April 19, 1923, and having the following metes and bounds, to-wit:

BEGINNING at a point in line of Lot 7, which point is 140 feet N. 29-18 W., of the north side of Crystal Avenue, and running thence with the line of Lot 7 N. 29-18 W., 60 feet to an iron pin at the corner of Lots 6 and 7; thence N. 60-42 E., along Lot 6 60 feet to an iron pin; thence S. 29-18 E., 60 feet to an iron pin; thence S. 60-42 W., 60 feet to the point of beginning.

Vertical stamp on the left margin, partially legible.

Official stamp at the bottom center, including the text 'SOUTH CAROLINA' and 'RECORDS'.

Vertical stamp on the right margin, containing the number '4328 RV-27'.