State of South Carolina MAR 16

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

To All Mhom These Presents May Concern:

GREENVILLE

COUNTY OF.

WE, G. Henry Watkins and W. Bruce Richmond

SEND GREETING:

the said G. Henry Watkins and W. Bruce Richmond WHEREAS, certain promissory note in writing of even date with these Presents, well in and by our and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Seventeen Thousand Fourteen & 49/100 - - - - - - - - - - - - - - - (\$ 17,014.49 ) Dollars, with interest from the date hereof at the rate of Fourteen per cent ( 14 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

Two Hundred Thirty Four and 78/100 - - - - - - - - (\$ 234.78 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 , in consideration of the said debt and sums of money and W. Bruce Richmond 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) the said mortgagor s 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, on East Welborn Street, and being shown and designated as Lots 35 and 36 on Plat of Anderson Street Highlands, prepared by Dalton & Neves, siad plat being recorded in the RMC Office for Greenville County in Plat Book J, page 157. Reference is hereby craved to said plat for a mets and bounds description thereof.

This is the same property conveyed to the above named mortgagors by deed of Helen Williams Baldwin, et al, dated July 25, 1981, recorded in RMC Office for Greenville County

> STATE OF SOUTH CAROLINA DOCUMENTARY STAMP TAX

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