REAFTAGE OF REAL ESTATE

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COUNTY OF Greenville

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

To All Mhom These Presents May Concern:

WE, DENNIS J. SCHNEIDER AND ANDREA SCHNEIDER

SEND GREETING:

the said Dennis J. Schneider and Andrea Schneider WHEREAS, certain promissory note in writing of even date with these Presents, well in and by and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Wenty Two Thousand Seven Hundred Sixteen and 77/100 - - - - (\$22,716.77 ) Dollars, with interest from the date hereof at the rate ofthirteen 1/2per cent (13.5 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of Two Hundred Seventy Nine and 41/100- -

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.

the said Dennis J. Schenider KNOW ALL MEN BY THESE PRESENTS, That , in consideration of the said debt and sums of money and Andrea Schneider 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 in hand well and truly paid by the said mortgagee, at and Dollars to us the said motification of which is hereby acknowledged), have granted, bargained, before the sealing and delivery of these Presents bargained, sell and release unto the said CITIZENS BUILDING AND 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, being shown and designated as 1.1 acres on Shannon Lake Circle, as shown on plat of Grantees dated February 14, 1979, prepared by Freeland & Associates, and recorded int the RMC Office for Greenville County in Plat Book 6Z, at Page 97, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Shannon Lake Circle and joint corner of property of Harbin and running thence with Shannon Lake Circle N. 26-24 E., 125 feet to an iron pin; thence with the line of other property of Grantors S. 64-09 E., 386.75 feet to iron pin; thence S. 29-27 W., 125 feet to iron pin; thence N. 64-12 W., 380.10 feet to the point of beginning.

This is a portion of the property conveyed to Ralph E. Garlington, Louis a Garlington and James H. Garlington from Hoke Smith by deed recorded in Deed Book 399, at Page 192, on the 31 day of December, 1949. James H. Garlington departed this life testate as will be shown by Apartment 1284, File 10, in the Office of the Probate Court for Gaston County, North Carolina, devising his interest in said property to his widow, Alma C. Garlington. The said Ralph E. Garlington departed this life testate on the 28th day of February, 1978, as will be shown by Apartment 1505, File 24, in the Office of the Probate Court for Greenville County.

This conveyed to us by Louis A. Garlington, Evelyn B. Garlington and Alma C. Garlington, Deed dated February 14, 1979, recorded in RMC Office of Greenville County February 26, 1979, in Deed Book 1097 at Page 389.

This conveyance is made subject to all restrictions, set back lines, roadways, easements and rights of way, if any, appearing of record, on the premises or on the recorded plat, which affect the property herein above described.

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