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MORTGAGE OF REAL ESTATE

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DONNIE S. DAWKINSLEY

State of South Carolina

COUNTY OF GREENVILLE

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

To All Whom These Presents May Concern:

We, Michael Douglas Smith and Janet Sowell Smith

SEND GREETING:

WHEREAS, we the said Michael Douglas Smith and Janet Sowell Smith
in and by our 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
Sixty Thousand and no/100-----(\$ 60,000.00-----) Dollars,
with interest from the date hereof at the rate of Twelve 1/2 per cent ( 12 1/2 %) per annum, unpaid interest to
bear interest at the same rate, to be repaid in installments of

Six Hundred Eighty One and 69/100----- (\$ 681.69----- ) 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 Michael Douglas Smith
and Janet Sowell Smith, 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 we 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, on the
Western side of Buckingham Way, and being shown and designated as lot number NINE
(9), as shown on plat prepared by Kermit T. Gould, dated February 22, 1979, entitled
"Windsor Oaks, Section 2", and recorded in the R.M.C. Office for Greenville County,
S.C., in plat book 7-C page 13, and having according to a more recent plat prepared
by James R. Freeland, dated April 25, 1980, entitled "Property of Nicol Daniel",
the following metes and bounds, to wit:

BEGINNING at an iron pin on the Western side of Buckingham Way at the joint
front corner of Lots Nos. 9 and 10, and running thence with the line of Lot No.
10, N. 79-40 W., 134 feet to iron pin; thence N. 10-20 E., 112 feet to an iron pin
at the joint rear corner of Lots Nos. 8 and 9; thence with the line of Lot No. 8,
S. 79-40 E., 140.26 feet to an iron pin on the Western side of Buckingham Way; thence
with the curve of the Western side of Buckingham Way, the cord of which is S. 18-31
W., 58.16 feet to an iron pin; thence continuing with the Western side of Buckingham
Way S. 10-20 W., 54.17 feet to the point of beginning.

This the the same property conveyed to Nicole Daniel by Bob Maxwell Building,
Inc., by deed recorded May 1, 1980 in deed book 1124 page 949 Greenville County
R.M.C. Office.

This is the same conveyed to us by Nicole Daniel, by deed dated July 14, , 1983,
to be recorded herewith.

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