

MORTGAGE OF REAL ESTATE

State of South Carolina
COUNTY OF GREENVILLE & SPARTANBURG 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:

We, Keith S. Smith and Juanita C. Smith

WHEREAS, we the said Keith S. Smith and Juanita C. Smith
in and by our certain promissory note in writing of even date with these Presents,
and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of
Fifty Thousand and no/100-----(\$ 50,000.00-----) Dollars,
with interest from the date hereof at the rate of thirteen and a half per cent (13 1/2 %) per annum, unpaid interest to
bear interest at the same rate, to be repaid in installments of

Six Hundred Three and 69/100-----(\$ 603.69-----) 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 Keith S. Smith
and Juanita C. Smith in consideration of the said debt and sums of money
foresaid, 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 us the said mortgagee, 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, located
about two (2) miles north of Washington Church and according to the plat prepared
for Keith S. Smith by Tri-State Surveyors on December 19, 1975, as having the follow-
ing metes and bounds, to wit: (Plat Book 4-0 page 322)

BEGINNING at a nail in Jug Factory Road, Two Thousand (2,000) feet from Jordan
Road and running thence down the center of Jug Factory Road N. 34-49 E., 333.7 feet
to a nail in center of the road, thence, S. 35-39 E., 325 feet to an iron pin; thence,
S. 58-46 W., 370 feet to an iron pin; thence, N. 19-14 W., 192.4 feet to the beginning
corner and according to said plat containing 1.97 acres.

This is the same property conveyed to us by Olea W. Smith by deed dated March
1, 1976, and recorded in Deed Book 1032 at page 519, Greenville County R.M.C. Office.

ALSO all that certain piece, parcel or lot of land in Beech Springs Township
County of Spartanburg, State of South Carolina, located on the Northern side of U.S.
Highway No. 29, near Lyman, S.C., and being shown as the Southwest corner of property
shown on plat made for J.W. DeYoung by Enwright Associates, William R. McCoy, R.L.S.,
dated April 22, 1971 and shown on said plat as property in deed book 36J page 164 and
having the following courses and distances, to wit:

BEGINNING at an iron pin on the right of way of the west bound land of U.S. High-
way 29 and runs thence N. 0-10 E., 100 feet to an iron pin, a new point; thence a new
line N. 89-50 W., 50 feet to a point, new corner; thence S. 0-10 W., 100 feet to the
right of way of said highway 29; thence with said right of way for a distance of 50 feet
to the beginning corner. This is the same conveyed to William H. Groce by J.W. DeYoung
by deed recorded Nov. 21, 1969 in deed book 36J page 164, R.M.C. Office for Spartanburg
County.

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