State of South Carolina

COUNTY OF Greenville

in and by

To All Whom These Presents May Concern:

We , Fred W. Garner and Helen B. Garner,

SEND GREETING:

WHEREAS, we the said Fred W

v our certain promissory note in writing of

Fred W. Garner and Helen B. Garner

and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of

certain promissory note in writing of even date with these Presents,

with interest from the date hereof at the rate of seven per cent (7 %) per annum, unpaid interest to

Eighteen Hundred & 00/100 -- -- -- -- (\$ 1800.00

bear interest at the same rate, to be repaid in installments of

Twenty-eight & 80/100 - - - - - - - - - - (\$ 28.80) dol

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 Fred W. Garner and Helen B. Garner - - - - - - , in consideration of the said debt and sums of money aforesaid, and for the better securing the payment thereof to the said Citizens Building & 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 mortgagors in hand well and truly paid by the said mortgage, at and before the sealing and delivery of these Presents (receipt of which is hereby acknowledged), have grained, 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 Children C

Springs Township, on the East side of Piedmont Avenue onear the town of Greer, and designated as lot #28 on plat of Morrow Park, recorded in Plat Book H at pp- 84-5, and having the following mourses and distances, to-wit:-

BEGINNING at iron pin on the East side of Piedmont Avenue at junction with Rosa Street, and runs thence with Rosa Street, S. 77-33 E. 150 feet to iron pin on said Street, corner on with lot #497 thence with the line of #'s 49-50 lots N. 11-45 E. 75 feet to Corner of ot #30 on line of lot #50; thence N. 77-33 W. 160 feet to Piedmont Avenue; thence with said Avenue S. 11-45 W. 75 feet to the beginning corner; bounded East by lots #'s 49-50; South by Rosa Street; West by Riedmont Avenue, and North by lot #30 on said plat.

SATISPIED AND CANCELLED OF RECORD

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SATISPIED AND CANCELLED OUT THE COUNTY, 2011.