State of South Carolina

COUNTY OF GREENVILLE

WHEREAS,

To All **Whom These Presents May Concern:**

I

the said

I, Eugene F. Gaines,

Eugene F. Gaines

SEND GREETING:

certain promissory note in writing of even date with these Presents, in and by well and truly indebted unto the CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., in the full and just sum of Twenty-two hundred and ne/100 -2,200.00) Dollars, with interest from the date hereof at the rate of seven per cent (7 %) per annum, unpaid interest to bear interest at the same rate, to be repaid in installments of

Thirty-five and 20/100 - - - - - - - - - - (\$ 35.20) 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 the said Eugene F. Gaines , 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 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, near the Incorporate Limits of the City of Greer and South therefrom, being all of Lot No. 28 on a plat of property made for W. C. Smith by H. S. Brockman, Surveyor, dated May 25, 1936, and having the following courses and distances:

BEGINNING on a stake on the North side of Snow Street, joint corner of Lots Nos. 28 and 29, and runs thence with the common line of these lots N. 9.03 E. 163.4 feet to a stake on line of Lot No. 27; thence with line of Lot 27 N. 69.37 W. 43.7 feet to a stake, corner of Lot No. 26; thence with line of Lot 26 S. 16.38 W. 165 feet to a stake on the North side of Snow Street; thence with said street N. 73.22 W. 65 feet to the beginning corner.

Being the same lot of land conveyed to me by the Heirs of W. C. Smith, February 6, 1948, recorded in R.M.C. Office for Greenville County, Deed Book 335, Page 425.

Joseph B. M. Ward

Pail 6-4-53. Stander Broken Co. 1990

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