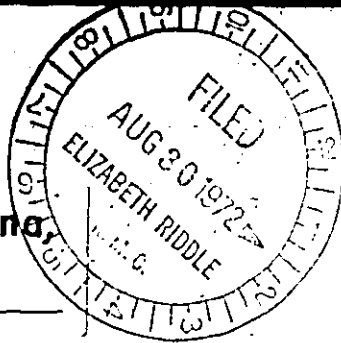


REAL ESTATE MORTGAGE

State of South Carolina

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Ruth E. Watkins hereinafter called Mortgagor, in and by her certain Note or obligation bearing even date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal sum of Four Thousand Eight Hundred Six and 24/100 - -- Dollars (\$ 4,806.24), with interest thereon payable in advance from date hereof at the rate of 8 % per annum; the principal of said note together with interest being due and payable in (31) thirty-one Number

installments as follows:
 [Monthly, Quarterly, Semi-annual or Annual]-
 Beginning on September 20, 1972, 1972, and on the same day of each monthly period thereafter, the sum of One Hundred Fifty-Five and 04/100 - - - - - Dollars (\$ 155.04) and the balance of said principal sum due and payable on the 20th day of March, 19 75.

The aforesaid payments are to be applied first to interest at the rate stipulated above and the balance on account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this mortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the note secured by this mortgage, with accrued interest, shall become due and payable in full or may, at the Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable to the Bank.

Said note provides that past due principal and/or interest shall bear interest at the rate of 8 % per annum, or if left blank, at the maximum legal rate in South Carolina, as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America, at

the office of the Mortgagee in Darlington, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE 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, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:

All that lot of land in the County of Greenville, State of South Carolina, near Greenville, S. C. known as lot No. 342 on unrecorded plat of property of Robert J. Edwards and being shown as lot No. 342 on plat of property of Louis Watkins made by T. C. Adams dated February 22, 1958 and recorded in the R.M.C. Office for Greenville County in plat book PP at page 79 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the northwestern side of Chasta Avenue, at the joint front corner of lots nos. 341 and 342, which iron pin is situate 485 feet northeast of the curved intersection of Chasta Avenue and Cherokee Drive and running thence along the northwestern side of Chasta Avenue, N 43-00 E, 100 feet to an iron pin at the corner of lot No. 343; thence with said lot N 47-00 W, 224.8 feet to an iron pin in the line of lot no. 282; thence with the line of lots nos. 282 and 283, S 43-00, 100 feet to an iron pin at the rear corner of lot no. 341; thence with said lot S 47-00 E, 224.8 feet to the point of beginning; being the same property conveyed grantor by Levis L. Gilstrap by deed dated February 28, 1958 recorded Greenville County Deed Book 593 at page 481.

Grantee assumes payment of that certain mortgage over the above described property to C. Douglas Wilson and Co. and identified as Loan No. 010-2-713132.