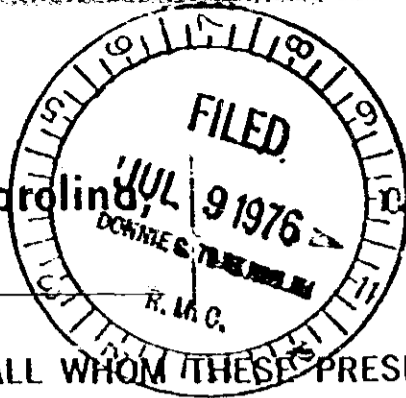


State of South Carolina

County of _____



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Judith T. Gatlin hereinafter called Mortgagor, in and by 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 Ten Thousand Seven Hundred Dollars (\$ 10,700.00), with interest thereon payable in advance from date hereof at the rate of 8.00 % per annum; the principal of said note together with interest being due and payable in (one)

semi-annual

installments as follows:

Due Beginning on December 27, 1976, and on the same day of each period thereafter, the sum of Dollars (\$)

and the balance of said principal sum due and payable on the day of 19

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 % 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 Greenville, 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 certain piece, parcel or lot of land with all improves thereon, situate, lying and being in state of South Carolina, county of Greenville, on the east side of Holly Road, being shown as lot 20 on plat of Edwards Forest Heights, recorded in plat book 000 at page 89 and being more fully described as follows:

Beginning at joint front corner of lots 19 & 20 and running thence with the joint line of said lots, north 78-00 east 178.9 feet, to an iron pin; thence South 4-33, West 150.2 ft, to the joint rear corner of lots 20 & 21; thence with said joint line of said lots, North 85-37, West 170.5 ft. to the joint front corner of said lots on Holly Road, thence with Holly Road north 4-23, east 84 feet to an iron pin; thence continuing along said road north 3-17, west 16.2 feet to the point of beginning.

Derivation Clause, Deed- 1038 Page 927, July 1, 1976



Vertical stamp on the right margin: 4328 RV-23