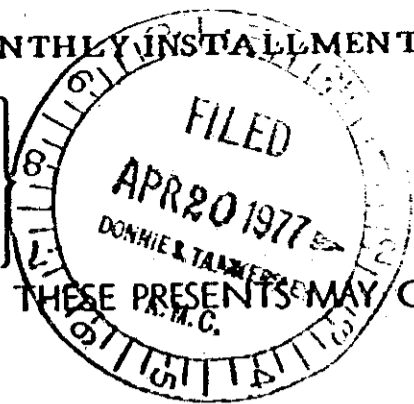


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville

BOOK 1395 PAGE 91



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Tommie M.J. Smith or Patricia L. Smith, hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith, stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville, S. C., hereinafter called Mortgagee, the sum of 12,150.38 plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the last day of April, 1977, and on the same date of each successive month thereafter.

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Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum 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 at 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 piece, parcel or lot of land in Paris Mountain Township, County of Greenville, State of South Carolina, situate, lying and being at the northwestern intersection of New Buncombe Road and Lenore Avenue and being known and designated as Lot No. 3 on a plat of San Souci Heights Subdivision plat of which is recorded in the R/C Office for Greenville County in Plat Book W at Page 155, and having, according to said plat, the following metes and bounds, to-wit.

Beginning at an iron pin on the southern side of New Buncombe Road (U.S. Highway 25) and running thence with said Road S. 39-10 W. 70 feet to an iron pin in the corner of the intersection of New Buncombe Road and Lenore Avenue; thence with Lenore Avenue S. 50-50 W. 150 feet to an iron pin; thence N. 39-10 W. 70 feet to an iron pin; thence 50-50 E. 150 feet to the point of beginning.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements, and rights-of-way appearing on the property of record.

This being the same piece of property which was conveyed to Tommie M.J. Smith by J. W. Davis on September 15, 1972 and recorded in the R/C office of Greenville County, State of South Carolina in Deed Book 955, page 553.

Mortgagor's address: C & S National Bank P.O. Box 1449 Greenville, S.C.



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