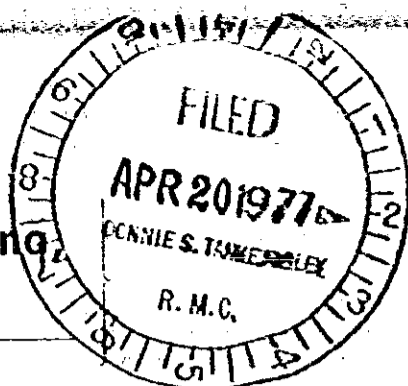


State of South Carolina

County of Greenville



REAL ESTATE MORTGAGE

BOOK 1395 PAGE 97

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we the said David M. Lefler and Jean C. Lefler hereinafter called Mortgagor, in and by 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, hereinafter called Mortgagee, in the full and just principal sum of Three Thousand Nine Hundred Seventy and 39/100 - - - Dollars (\$ 3,970.39), with interest thereon payable in advance from date hereof at the rate of 10.57 % per annum; the principal of said note together with interest being due and payable in (60) sixty

monthly

installments as follows:

(Monthly, Quarterly, Semi-annual or Annual)

Beginning on May 1977, and on the same day of each monthly period thereafter, the sum of Ninety and 17/100 - - - - - Dollars (\$ 90.17)

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 piece, parcel or lot of land in the Town of Mauldin, County of Greenville, State of South Carolina, situate, lying and being on the southeastern side of Montclair Road at the southern intersection of Montclair Road and Belford Road and being known and designated as Lot No. 43 on a plat of MONTCLAIRE Subdivision, Section 3, plat of which is recorded in the RMC Office for Greenville County, in Plat Book WWW at Page 57, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS being the same piece of property which was conveyed to David M. Lefler and Jean C. Lefler by John R. Garratt and Rose Marie Garratt on June 29, 1972, and recorded in the Greenville County Clerk's Office on June 30, 1972 in Deed Book 947 at Page 496.

Mortgagee's Address: C&S National Bank P.O. Box 1449 Greenville, SC 29602



4328 RV-2