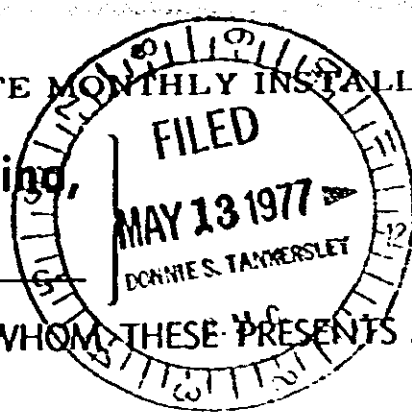


State of South Carolina,

County of Greenville

BOOK 1397 PAGE 475



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Richard L. Harvey & Janice A. Harvey 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 \$6,868.47 plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the 31 day of May, 1977, and on the same date of each successive month thereafter.

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, O'Neal Township, about four miles North from Greer, S.C. on the East side of the road that leads from Mosteller's Mill to the Washington-O'Neal Road, being that portion of Tract No. 3, as shown on plat of property

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, O'Neal Township, about four miles North from Greer, S. C., on the East side of the road that leads from Mosteller's Mill to the Washington-O'Neal Road, being that portion of Tract No. 3, as shown on plat of property of S. R. Roe Estate made by H. S. Brocknan, Surveyor, dated November 12, 1935, which lies on the east side of said road, and having the following courses and distances, to-wit:

BEGINNING at an iron pin, joint corner of the W. H. Roe Estate lands, and runs thence with the line of the said W. H. Roe Estate, N. 5-48 E., 407 feet to an iron pin on the said line and joint corner of Tracts 2 and 3; thence with the line of Tract No. 2 N. 84-55 W., 425 feet, more or less, to a point in the center of the said road; thence with the said road as the line slightly southwest to a point in the said road and on another line of the W. H. Roe Estate lands, thence with the said line S. 85-32 E., 465 feet, more or less, to the beginning corner, and containing 4.16 acres, more or less. This being the same piece of property which was conveyed to Richard L. Harvey & Janice A. Harvey by Walter Adkins & Mary Lou Adkins on March 16, 1975 and recorded in the R. M. C. Office in Deed Book 888 at Page 100.

Mortgagees Address: C & S National Bank, P. O. Box 1449, Greenville, S.C.

