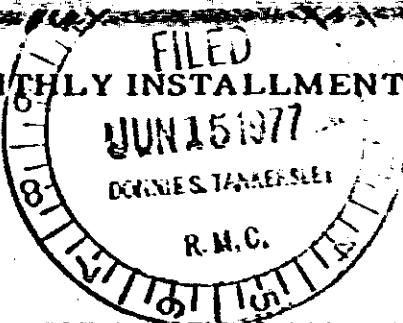


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1401 PAGE 115

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said David Joe Ross and Carolyn B. Ross

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,

Greer, S. C., hereinafter called Mortgagee, the sum of \$1,254.52

plus interest as stated in the note or obligation, being due and payable in 30 equal monthly installments commencing on the 31 day of July, 19 77 and on the same date of each successive month thereafter.

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 Greer, 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:

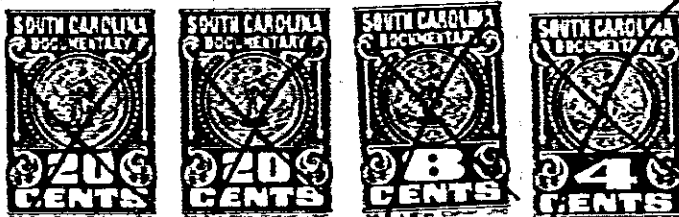
All that piece, parcel, or lot of land in O'Neal Township, Greenville County, South Carolina, being a portion of Lot No. 2 as shown on Plat of S. R. Roe Estate, prepared by H. S. Brockman R. S. November 12, 1935, and being more particularly described as follows:

Beginning at an iron pin on the bank of the road that leads from O'Neal to Greer and running thence S. 15-09 W. 225 feet to an iron pin on bank of said road; thence N. 84-11 W. 268 feet to an iron pin; thence N. 15-09 E. 225 feet to the line of tract No. 1; thence along the line of tract No. 1 S. 84-11 E. 268 feet to the point of beginning and containing 1.37 acres as shown on New Survey of S. R. Roe Estate, recorded in the Office of R. M. C. for Greenville County herewith.

This is the same piece of property conveyed to David Joe Ross by Ruby S. Ross on February 21, 1962 in Deed Book 692 Page 521, recorded in the R.M.C. Office for Greenville County.

Mortgagee's Address: The Citizens & Southern National Bank, P. O. Box 1449, Greenville, South Carolina 29602

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4328 (W-2)