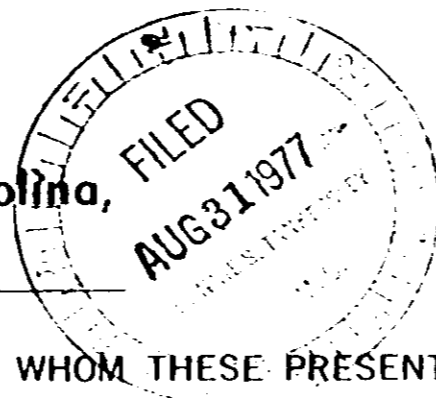


State of South Carolina,

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we the said Benny E. And Elaine Gilliard, 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 Thirty Five Thousand Dollars (\$ 35,000.00), with interest thereon payable in advance from date hereof at the rate of \* 2% over prime adjusted monthly on the 1st of month per annum; the principal of said note together with interest being due and payable in ( 60 ) sixty monthly installments as follows:

[Monthly, Quarterly, Semiannual or Annual]  
Beginning on October 1, 1977, and on the same day of each successive period thereafter, the sum of Five hundred eighty three and 33/100 dollars plus interest ~~more or less~~ (\$583.33 + int) 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, or lot of land, with all improvements thereon, or hereafter to be constructed thereon situate, lying and being in the State of South Carolina, County of Greenville, on Dellbrook Drive, being shown and designated as Lot No.6, on plat of Dellbrook Estates, recorded in the RMC Office for Greenville County, S. C. in Plat Book "4N", at Page 40, and having, according to said plat, the following metes and bounds, to-wit;

Beginning at an iron pin on the northerly side of Dellbrook Drive, joint front corner of Lots Nos. 6 and 7 and running thence with line of said lots, N. 0-08W. 230.9 feet to an iron pin, joint rear corner of said lots; thence along rear line of Lot No. 6, N. 85-10 W. 102 feet to an iron pin at joint rear corner of Lots Nos. 5 and 6; thence with common line of said lots, S. 4-05 E. 230 feet to an iron pin on the northerly side of Dellbrook Drive, joint front corner of said lots; Thence along the northerly side of Dellbrook Drive, S. 85-10 E. 122 feet to the point of Beginning. This is the same property conveyed to the mortgagors herein by deed of Jack T. Chapman dated 29 January, 1974, and recorded in the RMC Office for Greenville County in Deed Book 993, page 34.

This being the same piece of property which was conveyed to Benny E. and Elaine Gillard by Jack T. Chapman dated 29 January, 1974 and recorded in the RMC Office for Greenville County in Deed Book 993, page 34.