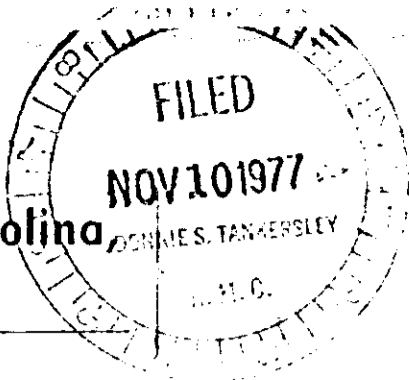


REAL ESTATE MORTGAGE



State of South Carolina

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Jewell Graydon hereinafter called Mortgagor, in and by my 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 Four-thousand- five hundred-thirty-five and 84/100 Dollars (\$ 4,535.84), with interest thereon payable in advance from date hereof at the rate of 12.75 % per annum; the principal of said note together with interest being due and payable in (36) thirty six Number monthly installments as follows:

(Monthly, Quarterly, Semiannual or Annual)
Beginning on (last day) of December, 19 77, and on the same day of each successive period thereafter, the sum of one-hundred-sixty-three and 90/100 Dollars (\$ 163.90) 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, parcel or lot of land in the County of Greenville, State of South Carolina, near Greenville, S. C. and being known as Lot 19 on a plat of Wade Hampton Terrace made by Dalton & Neves, March 1955, recorded in the R. M. C. Office for Greenville County in Plat Book KK at Page 15 and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on Richbourg Drive at the joint front corner of Lots 19 and 20, which iron pin is situate 379.9 feet northwest of the intersection of Richbourg Drive and Hummingbird Circle and running thence along the curve of Richbourg Drive, and chord of which is N. 46-19 W. 90 feet to an iron pin at the joint front corner of Lots 18 and 19; thence along the line of Lot 18, N. 42-14 E. 161-1 feet to an iron pin at the rear corner of Lot 18; thence along the line of Lot 30, S. 52-41 E. 28.4 feet to an iron pin; thence along the line of Lot 29, S. 44-0 E. 105 feet to an iron pin at the rear corner of Lot 20; thence along the line of Lot 20, S. 57 28 W. 164.8 feet to the point of beginning.

This being the same piece of property which was conveyed to Jewell Graydon by David R. Graydon on December 14, 1972 and recorded in the Greenville County Clerk's Office on December 14, 1972 in Deed Book Vol. 962 Page 116.

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



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