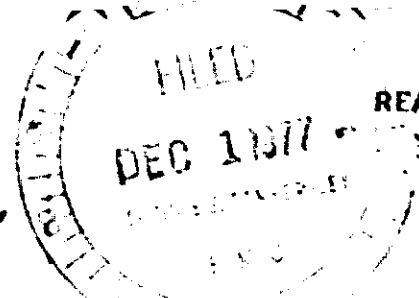


State of South Carolina,

County of Greenville



REAL ESTATE MORTGAGE

BOOK 1417 PAGE 438

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Thomas G. Howe 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 Eight-thousand five-hundred seven dollars and 44/100 Dollars (\$ 8,507.44), 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 (48) forty-eight monthly installments as follows:

Beginning on March 19 1982, and on the same day of each successive period thereafter, the sum of two-hundred thirty eight dollars and 98/100 Dollars (\$ 238.98) and the balance of said principal sum due and payable on the 31 day of March 19 82.

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:

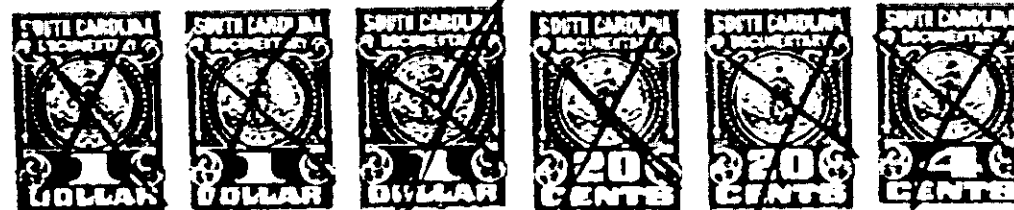
All that lot of land in Greenville County, South Carolina, on the southeastern side of Parliament Road being shown as Lot 46 on plat of Merrifield Park, Section II, recorded on Plat Book 1417 at pages 50 and 51 and having according to said plat the following metes and bounds.

Beginning at an iron pin on the southeastern side of Parliament Road at the joint front corner of Lots 46 and 45 and running thence with Lot 45, S. 43-43 E 165 feet to an iron pin; thence S 46-17 W 115 feet to an iron pin at rear corner of Lot 47 thence with Lot 47, N 43-43 W 165 feet to an iron pin on Parliament Road; thence with the southeastern side of said road, N 46-17 E 115 feet to the point of beginning.

GCTO ----- 2 DEC 1 77 1303

This being the same piece of property which was conveyed to Thomas G. Howe by McCall Construction Company Inc. on June 9, 1970 and recorded in the Greenville County Clerks Office on June 9, 1970 in deed book 891 at page 465. The Citizens and Southern National Bank of South Carolina . P. O. Box 1449 , Greenville, S. C. 29602

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



104-111-Real Estate Mortgage

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