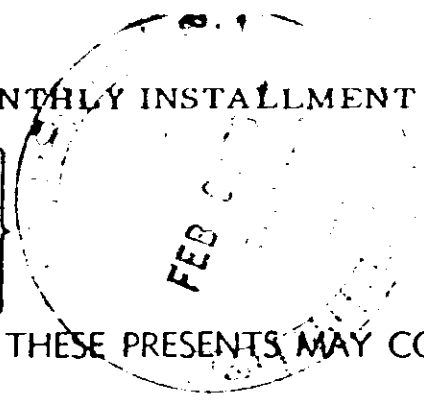


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



1499 000039

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Buddy J. Harker and Brenda J. Harker 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 \$5,006.04* plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the 28 day of February, 1978, 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

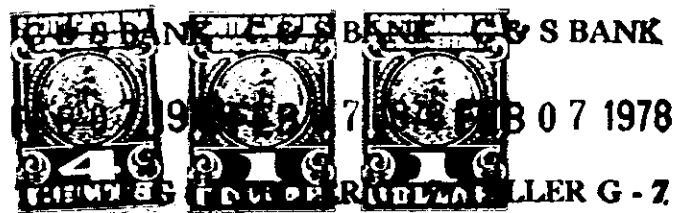
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 of that certain piece, parcel or lot of land in the State of South Carolina, Greenville County, near Brushy Creek Road, lying on the east side of Oak Drive, being shown and designated as Lot 8 on a plat of the property of Morris F. Smith, recorded in the R.M.C Office for Greenville County in Plat Book KK, page 137; said lot fronting on Oak Drive approximately 100 feet. Specific reference is made to the aforementioned plat for a more detailed description.

This is the same piece of property conveyed to Buddy Joe Harker by Sharon K. Harker on December 12, 1975 in Deed Book 1028 at page 662 in the RMC Office for Greenville County.

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

GCTO - 2 FEB 09 78 1121



0930

4328 RV-2