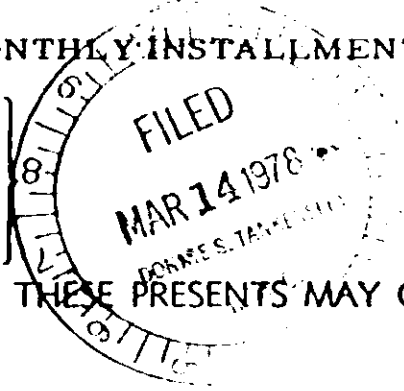


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

BOOK 1425 PAGE 897

State of South Carolina,

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said John G. and Margaret R. Harms

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,

Greenville, S. C., hereinafter called Mortgagee, the sum of Seven Thousand Five

plus interest as stated in the note or obligation, being due and payable in Hundred and 00/100

monthly installments commencing on the eighty four equal

monthly installments commencing on the last day of March, 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 Greenville, South Carolina, or at such other place as the holder hereof may from time to time designate in writing

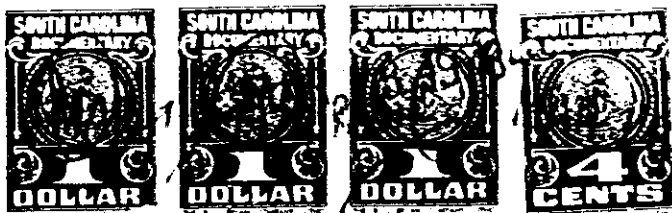
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, situate, lying and being on the southeasterly side of Pryor Road and being known and designated as Lot No. 71 as shown on a plate of Avondale Forest. Beginning at an iron pin on the southeasterly side of Pryor Road, which iron pin is the joint front corner of Lots 71 and 71 and running thence along the southeasterly side of Pryor Road, N. 49-48 E. 90 feet to an iron pin; thence S. 40-45 E. 170 feet to an iron pin; thence S. 49-48 W. 90 feet to an iron pin; thence N. 40-45 W. 170 feet to an iron pin, the point of beginning.

This being the same piece of property which was conveyed to John G. Harms and Margaret R. Harms by Lewis S. Young and Louise C. Young on February 17, 1977, and recorded in the Greenville County Clerk's Office on February 17, 1977 in Deed Book 1951 at page 168.

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

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