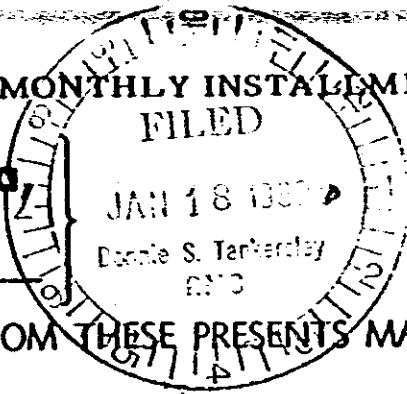


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina

County of Greenville



BOOK 1493 PAGE 607

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said John S. Efird, Jr. and Linda H. Efird 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, Simpsonville, S. C., hereinafter called Mortgagee, the sum of \$13,041.24 plus interest as stated in the note or obligation, being due and payable in 120 equal monthly installments commencing on the 15th day of March, 1980 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 Simpsonville, 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 situate, lying and being in Greenville County, State of South Carolina, in the Town of Simpsonville, being known and designated as Lot No. 190 of Section IV of Poinsettia Subdivision as shown on plat prepared by Piedmont Engineers & Architects, recorded in the R. M. C. Office for Greenville County in Plat Book 4N at page 24. Reference to said plat, being hereby craved for a more particular description

This being the same piece of property conveyed into John S. Efird, Jr. and Linda H. Efird by Artistic Builders Inc. recorded on April 10, 1974 in Book #997 Page 355, R. M. C. Office, Greenville County, Greenville, S.C.

Mortgagees Address: C & S National Bank, P.O.Box 1449, Greenville, S.C 29602

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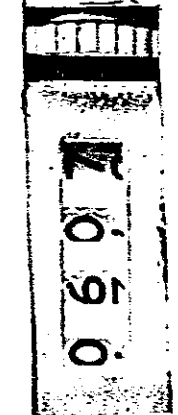
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