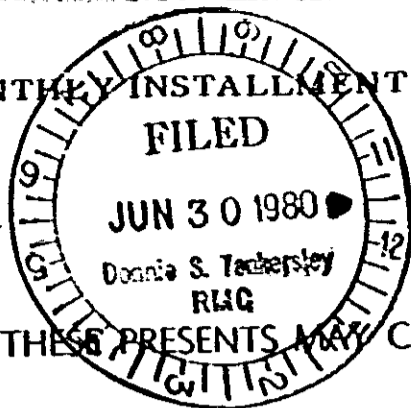


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REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1506 PAGE 548

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Ramon Fernandez-Rubio and Lourdes Fernandez-Rubio, 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 Five thousand two hundred eighty five and 04/100 plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the 31 day of July, 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 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:

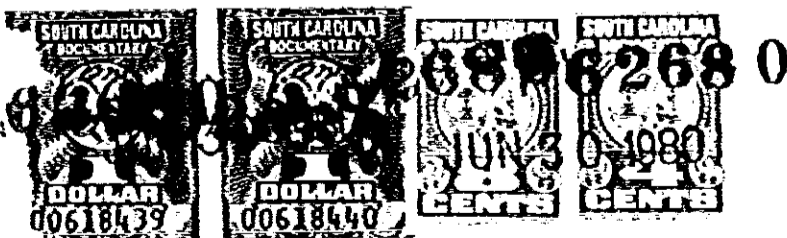
All that certain piece, parcel, or lot of land, situate, lying and being on the southwestern side of Mistletoe Drive, in the County of Greenville, State of S.C., being shown and designated as Lot 55, on a Plat of Mountain Shadows, recorded in the RMC Office for Greenville County in Plat Book 4-N, at Page 7 and having such metes and bounds as are shown thereon.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights of way, if any, affecting the above property.

This is the same property conveyed to Ramon Fernandez-Rubio and Lourdes Fernandez-Rubio from John J. Luik and Cherita S. Luik on the 14th day of Nov. 1979 and recorded in Book 1115 on page 619

C & S Bank P.O. Box 1449 Greenville, S.C. 29602

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