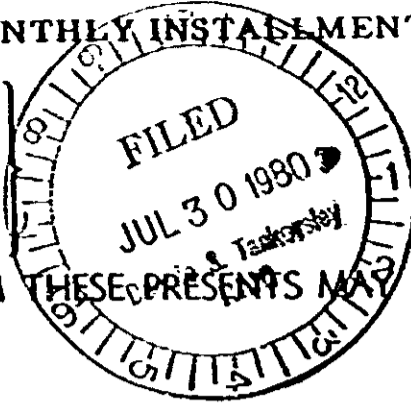


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State of South Carolina,

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Howard M. Roydhouse, III and Julia M. Roydhouse, 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 1,504.64 plus interest as stated in the note or obligation, being due and payable in 24 equal monthly installments commencing on the last day of August, 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 lot of land in the county of Greenville, state of South Carolina, being known and designated as lot No. 55 and part of 54 as shown on plat of Edwards Forest, Sec 4, which is recorded in plat book JJJ page 82 of the RMC Office for Greenville County, SC and having according to said plat the following metes and bounds, to wit:

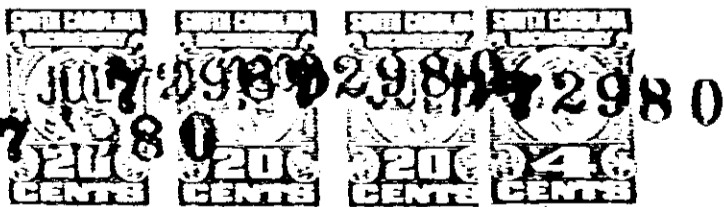
Beginning at an iron pin on the southeast side of Elmwood Drive, the joint front corner of Lots 55 & 56 and running thence with the southeast side of Elmwood Drive S. 49-57 W. 150 feet to an iron pin in front line of lot 54; thence with new line through lot 54, S. 40-03 E. 187.3 feet to an iron pin in the rear line of lot 54; thence N. 48024 E. 150.06 feet to an iron pin joint rear corner of Lots 55 & 56; thence with the joint line of said lots N. 40-03 W. 183.2 feet to an iron pin, the point of beginning.

This is the same property conveyed to mortgagors by Merrill Lynch Re-Location Management Incorporated dated June 19, 1980 and recorded in deed book 1127 page 847.

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

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