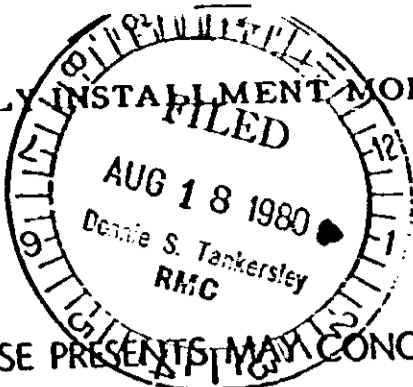


14

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1511 PAGE 593

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said John E. O'Brien and Sandra M. O'Brien 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 \$4,037.64 plus interest as stated in the note or obligation, being due and payable in 48 equal monthly installments commencing on the 31st day of September, 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.

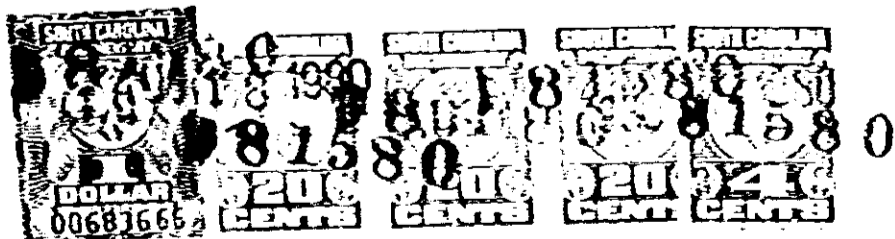
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 the Town of Simpsonville, Austin Township, being shown and designated as Lot No. 709, section VI, Sheet 2 of 2, of Westwood Subdivision, as shown on plat thereof recorded in Plat Book 5-P at page 35 in the RMC Office for Greenville County, South Carolina, Reference is hereby made to said plat for more particular description.

This conveyance is made subject to the restrictive covenants affecting Section VI of Westwood Subdivision, said restrictive covenants being recorded in the RMC Office for Greenville County, South Carolina, in Deed Volume 1039 at Page 42.

This being the same piece of property conveyed unto John E. O'Brien and Sandra M. O'Brien by Artistic Builders, Inc. Property recorded on January 29, 1976 recorded in book 1050 page 95 in the RMC Office Greenville County, South Carolina.

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