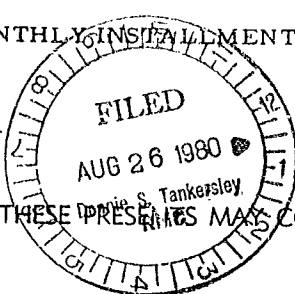


State of South Carolina,

BOOK 1512 PAGE 768

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Arthur T. and Judi W. Craig

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, Greer, S. C., hereinafter called Mortgagee, the sum of \$10,060.04 plus interest as stated in the note or obligation, being due and payable in 84 equal monthly installments commencing on the 31 day of August, 19 80, 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 Greer, 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 lying and situate on the southern side of Parkhill Drive, being known and designated as Lot 82 on plat of Mount Vernon Estates prepared by Piedmont Engineers and Architects and recorded in the RMC Office for Greenville County in Plat Book 4-X at pages 12, 13, 14 and 15 and having, according to said plat the following metes and bounds, to-wit:

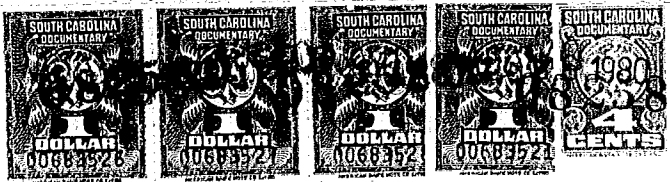
Beginning at an iron pin at the joint front corner of Lots 82 and 83 and running thence along the common line of said Lots, S.6-55 W. 141.4 feet to an iron pin at the joint rear corner of said Lots; thence along the common line of Lots 81 and 82, N. 75-26 W. 169.8 feet to an iron pin at the joint front corner of said Lots and the eastern side of Windsor Road; thence along the eastern side of said Road, N. 08-32 E. 105 feet to an iron pin at the intersection of said Road, and Parkhill Drive; thence N. 54-40 E. 34.6 feet to an iron pin on the southern side of Parkhill Drive; thence S. 79-12 E. 140 feet to an iron pin, the point of beginning.

This is the same piece of property conveyed unto Arthur T. and Judi W. Craig by Threatt-Maxwell Enterprises, Inc. dated June 20, 1977 and recroded in the RMC Office for Greenville County in Deed Book 1058 at page 954 on June 21, 1977.

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

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