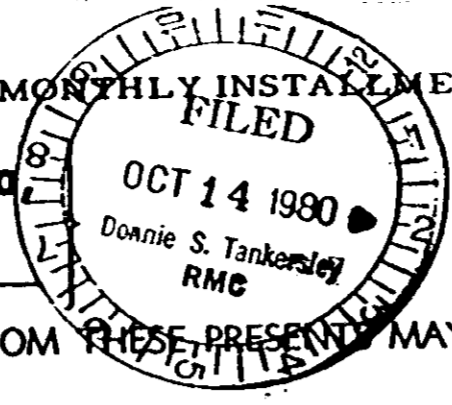


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REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

BOOK 1520 PAGE 439

State of South Carolina



County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Mildred D. Ramsey and Encer C. Ramsey

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 \$5558.24 plus interest as stated in the note or obligation, being due and payable in sixty (60) equal monthly installments commencing on the last day of November, 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 piece, parcel or lot of land, situate, lying and being on the western side of Hutchins Street, in Greenville County, South Carolina, being known and designated as Lot No 90 on a plat of the subdivision of DUNEAN MILLS, SECTION 4, made by Pickell and Pickell, Surveyors, dated June 7, 1948, recorded in the RMC Office for Greenville County, S.C., in Plat Book S, Pages 173 through 177, said lot being shown on said plat as having a street address of No. 50 Hutchins Street and fronts thereon for a distance of 52 feet.

THIS being the same piece of property conveyed to Mildred D. Ramsey by deed of Hazel D. Watson dated and recorded on January 15, 1971 in RMC Office for Greenville County in Deed Book 906, page 470. Mildred D. Ramsey conveyed a one-half interest in said property to Encer C. Ramsey, Jr. by Deed dated October 1, 1974 and recorded in the RMC Office for Greenville County on October 2, 1974 in Deed Book 1007 at page 669.

MORTGAGEES ADDRESS: The Citizens and Southern National Bank of South Carolina
Post Office Box 22380
Columbia, South Carolina 29222

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