REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

865 PAGE 456

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

	SEND GREETINGS:
Whereas, I, we the saidBeverly Rawls Arnold	
hereinafter called Mortgagor, in and by my, our certain note or obligation bear	ring 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	\$5,108.08
plus interest as stated in the note or obligation, being due and payable in	36 equa
monthly installments commencing on the <u>last</u> day of <u>March</u>	, 19.82 , 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 in Greenville County, SC, being shown and designated as Lot 12 of a subdivision known as Woodcliff, as shown on plat prepared by Piedmont Engineers and Architects, dated 6-23-71, recorded in the RMC Office for Greenville County in Plat Book 4N-44, reference to which plat is hereby craved for a metes and bounds description thereof.

This is the same property conveyed to Beverly Rawls Arnold by virtue of a deed from James Kenneth Whitley and Debra S. Whitley and filed with the RMC Office for Greenville County on 5-15-81 in Book 1148 Page 516.

Mortgagee's address: C&S National Bank, PO Box 1449, Greenville SC 29602

COCCURENTARY

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