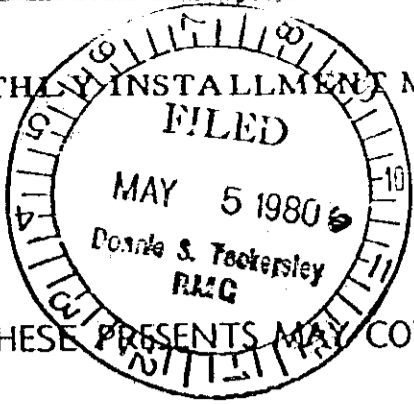


04

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1502 PAGE 311

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said John R. Parris, Jr. and Cheryl H. Parris

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 \$4,007.64

plus interest as stated in the note or obligation, being due and payable in 72 equal monthly installments commencing on the 31 day of May, 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.

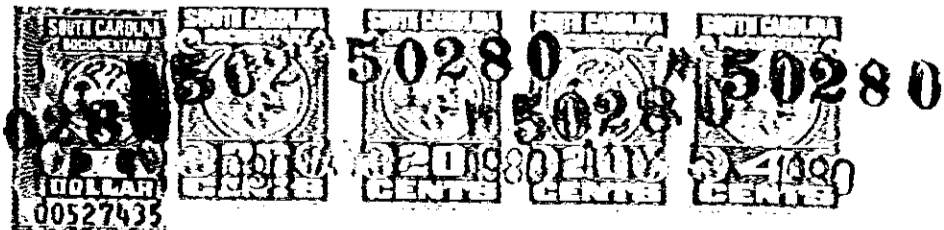
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 in Chick Springs Township, County of Greenville, State of South Carolina, located in the City of Greer at the northwest corner of West Poinsett Street and Davenport Ave., and being shown on plat made for Mamie K. James Estate by Campbell & Clarkson, surveyors, dated Feb. 8, 1977 and having the following metes and bounds, to wit:

Beginning at the corner (northwest) of said two streets and running thence N. 73-03 W., 97.5 feet along the northern side of West Poinsett Street to pin; thence N. 16-05 E., 172.27 feet to pin; thence S. 73-03 E., 97.5 feet along a new line of the western side of Davenport Ave., thence along the western side of Davenport Ave., S. 16-05 W., 172.27 feet to the beginning corner.

This is the same piece of property conveyed to John R. Parris, Jr. and Cheryl H. Parris by Laurens I. James, et al on April 3, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1123, page 357.

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



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