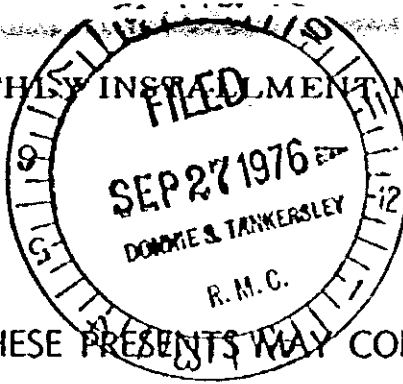


State of South Carolina,

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Francis J. Horger & Mary N. Horger

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 \$16,811.76 plus interest as stated in the note or obligation, being due and payable in 38 equal monthly installments commencing on the 31st. day of November, 1976, 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:

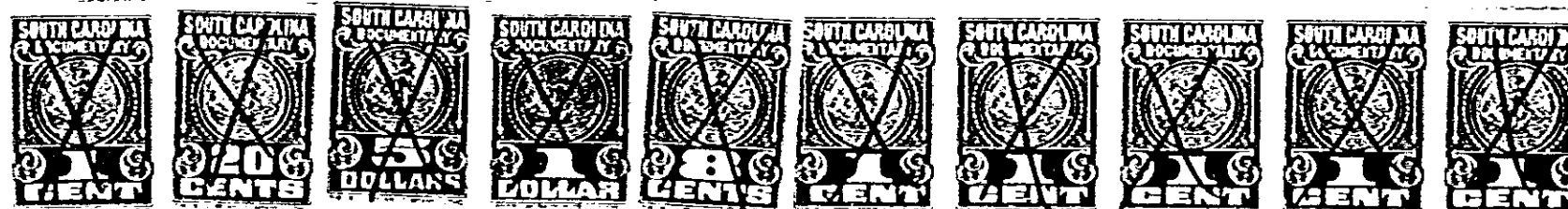
ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, running eastward from the St. Mark Road about one mile northward from Chick Springs, and being shown as Lots Nos. 45 and 46 of the W. B. Williams property according to survey and plat of H. L. Dunahoo, Surveyor, dated January 21, 1947, recorded in Plat Book Q, Page 129, RMC Office for Greenville County, and having the following courses and distances:

BEGINNING at an iron pin on the north side of the County road, corner of Lots Nos. 44 and 45, running thence along the line of said lots, N. 20-00 W. 150 feet to the rear corner of Lot No. 9; thence along the line of Lots Nos. 8 and 9, S. 63-30 W. 100 feet to the rear corner of Lot No. 3; thence along the rear line of Lots Nos. 3, 2, and 1, S. 20-10 E. 150 feet to the north side of said road; thence N. 59-20 E. 100 feet to the beginning corner.

The property above described is conveyed subject to all restrictive covenants, setback lines, rights of way and easements of public record and appearing on recorded plat(s).

This being the same piece of property which was conveyed to Francis J. Horger and Mary N. Horger by Fred W. Lister and Nancy S. Lister on July 6, 1976 and recorded in the Greenville County Clerk's Office on July 6, 1976 in Deed Book 1039 at Page 169.

Mortgagee's Address : C & S National Bank, P. O. Box 1449, Greenville, S.C.



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