

Mortgagee's Address.

PO Box 32, Easley, S. C. 29641

REAL ESTATE MORTGAGE VOL. 1690 PAGE 07

State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, we the said Philip A. Harris and Nancy L. Harris hereinafter called Mortgager, in and by 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, hereinafter called Mortgagee, in the full and just principal sum of THIRTY THOUSAND AND NO/100 Dollars (\$ 30,000.00), with interest thereon payable in advance from date hereof at the rate of 13.00 % per annum; the principal of said note together with interest being due and payable in ( 120 )

MONTHLY

installments as follows:

Beginning on January 1, 1985, and on the same day of each monthly period thereafter, the sum of Four Hundred Forty-Seven & 94/100 Dollars (\$ 447.94) and the balance of said principal sum due and payable on the 1st day of December 1984

The aforesaid payments are to be applied first to interest at the rate stipulated above and the balance on account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this mortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the note secured by this mortgage, with accrued interest, shall become due and payable in full or may, at the Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable to the Bank.

Said note provides that past due principal and/or interest shall bear interest at the rate of 13.00 % per annum, or if left blank, at the maximum legal rate in South Carolina, 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 in Easley, 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 of lot of land, situate, lying and being on the Northern side of Wellesley Way near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 44 on a plat of Huntington Subdivision prepared by Piedmont Engineers and Architects, and having according to a plat entitled "Property of John W. Roberts and Charlotte H. Roberts", prepared by Piedmont Engineers and Architects, dated November 21, 1961, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book VVV at Page 127, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Wellesley Way at the joint front corner of Lots Nos. 43 and 44 and running thence with the line of Lots 43 N. 39-27 W. 350.6 feet to an iron pin thence with the rear line of Lots No. 40 N. 61-34 E. 30 feet to an iron pin; thence with the rear lines of Lots 47 and 46 N. 85-05 E. 408.5 feet to an iron pin at the joint rear corner of Lots 44 and 45; thence with the line of Lot 45 S. 12-53 E. 160.0 feet to an iron pin on the northern side of Wellesley Way, thence with the northern side of Wellesley Way the following courses and distances: S. 69-08 W. 100.0 feet, S. 54-05 W. 100.00 feet, S. 45-45 W. 100.00 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Eugène A. Mignacco, Jr. of even date and to be recorded herewith.