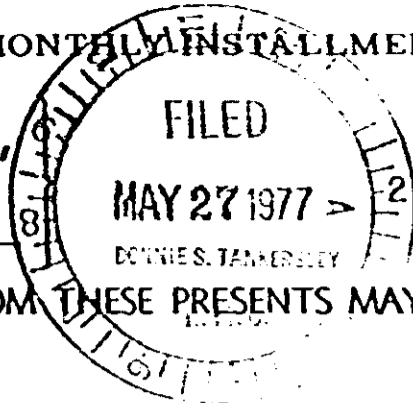


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1399 PAGE 105

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Joseph W. Sova and Shelia H. Sova

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 Four thousand five hundred fifty-four and 16/100 plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the last day of June, 19 77, 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 tract of land together with buildings and improvements thereon, situate, lying and being in Greenville County, S C in the town of Travelers Rest, being shown and designated on a plat of the Property of J.W. sova and Sheila H. Sova made by Carolina Engineering & surveying Co. dat July 25, 1970, recorded in the RMC Office for Greenville, County South Carolin, in Plat Book 4E, Page 197, and having according to said plat, the following metes and bounds:

Beginning at a point in the center line of the Tubbs Mountain Road at the corner of property now or formerly owned by E.M. Hanna, said iron pin being located 525 feet Northwesterly from the center of Tubbs Mountain Road N. 43 E 100 feet to an iron pin: thence S 62-58 W. 227 ft to an iron pin: the beginning corner.

This conveyance is made subject to any restrictions, rights of way, or easements that may appear of record on the recorded plat or on the premises. This being the same property conveyed to the Grantor by deed recorded in RMC Office for Greenville, Gounty, S C in Deed Book 982, Page 384.

First mortgage conveyed from Clois Messick to Joseph W. and Sheila Sova by nortgage recorded in book 1021 of Deeds page 58 on July 11, 1976.

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



Vertical stamp: 0 11 0 51

Vertical stamp: 4328 (N.2)