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TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I the said Sara Lynn Miller hereinafter called Mortgagor, in and by my 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 three thousand five dollars and 74/100 Dollars (\$ 3,005.74), with interest thereon payable in advance from date hereof at the rate of 11 % per annum; the principal of said note together with interest being due and payable in (36)

thirty-six monthly installments as follows: Beginning on December 31, 19 77, and on the same day of each monthly period thereafter, the sum of ninty-eight dollars and 60/100 Dollars (\$98.60) and the balance of said principal sum due and payable on the 31 day of November, 1980.

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 % 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 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 those pieces, parcels or lots of land, together with all buildings and improvements thereon, situate, lying and being on the Northern side of Cassa Loma Street in Greenville County, South Carolina, near the City of Greer, being shown and designated as Lots Nos. 19 and 21 on a plat of LAUREL HILLS made by W.N. Willis, Surveyor, dated March 25, 1960, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book RR, page 33 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Cassa Loma Street at the joint front corners of Lots Nos. 21 and 24 and running thence along the common line of said lots, N. 8-37 E. 148.3 feet to an iron pin; thence along the line of lots Nos. 22 and 23, N. 80-39 W. 105.4 feet to an iron pin at the joint rear corners of Lots Nos. 20, 22, 19 and 21; thence along the real line of Lot No. 20, S. 81-53 W. 85 feet to an iron pin at the corner of Lots Nos. 17 and 18; thence along the common line of Lots Nos. 17 and 19, S. 0-30 W. 140.8 feet to an iron pin on Cassa Loma Street; thence along the northern side of Cassa Loma Street, N. 87-35 E. 84.5 feet to an iron pin; thence continuing along said side of said street, S. 80-27 E. 88.2 feet to an iron pin, the beginning corner.

This is the same property that was conveyed to Sara L. Miller from Samuel K. Miller July 26, 1973, as recorded in RMC Greenville County Book of Deeds No. 980, p.49. Mortgagees Address: C&S National Bank, P. O. Box 1449, Greenville, S. C. 29602.

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