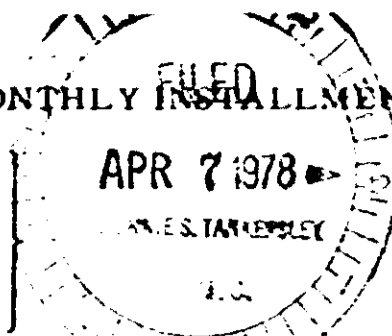


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



1428 PAGE 328

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said James E. and Susie F. Willard

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 \$5,900.00

plus interest as stated in the note or obligation, being due and payable in sixty equal monthly installments commencing on the last day of April, 1978, 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:

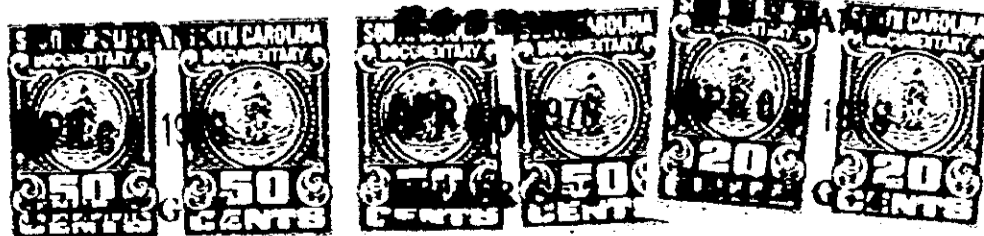
All that piece, parcel, or lot of land situate, lying and being in Greenville County, South Carolina, O'Neal Township, near Double Springs Community, on the southeast side of Bull Road and being shown on plat of property made for Ronald F. Hice and Lavonia E. Hice, sold to James A. Parris and Shirley H. Parris, by Terry T. Dill, Surveyor, dated August 28, 1965, and having the following metes and bounds according to said plat, to wit:

Beginning at an iron pin on the southeast side of Bull Road at corner of Paul L. Ferguson and Catherine H. Ferguson (formerly Billy D. and Merle A. Hice) lot and running thence S. 60-46 W. 282 feet along said road to iron pin at corner of Ronald F. and Lavonia E. Hice property; thence S. 40-00 E. 240 feet to an iron pin; thence N. 60-46 E. 282 feet to iron pin at corner of Paul L. Ferguson and Catherine H. Ferguson (formerly Billy D. and Merle A. Hice) lot; thence N. 40-00 W. 240 feet with said lot to the beginning corner, containing 1.53 acres, more or less.

This is a part of the same property conveyed to Ronald F. and Lavonia E. Hice by L. E. Edwards by deed recorded in Deed Book 748, page 122, Greenville County R.M.C. Office.

This being the same piece of property which was conveyed to James E. Willard and Susie F. Willard by Shirley H. Parris on July 20, 1972, and recorded in the Greenville County Clerk's Office on July 20, 1972 in Deed Book 949 at page 381.

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



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