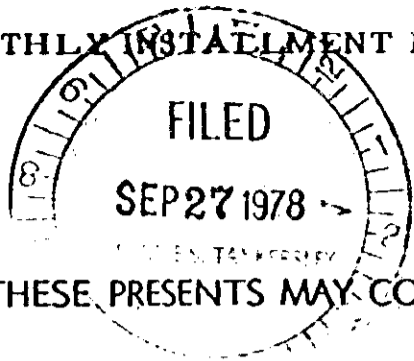


14

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1445 PAGE 562

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Sri Prakash & Tulsi Bai Prakash 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, Simpsonville, S. C., hereinafter called Mortgagee, the sum of \$6,036.44 plus interest as stated in the note or obligation, being due and payable in 60 equal monthly installments commencing on the 31st day of October, 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 Simpsonville, 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 lot of land, with the buildings and improvements thereon, situate on the East side of Chuckwood Drive, in the Town of Simpsonville, Austin Township, Greenville County, South Carolina, being shown as Lot No. 456, Section V, Sheet Two, on Plat of Westwood Subdivision, made by Piedmont Engineers and Architects, November 28, 1972, recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book S-X, at page 63, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Chuckwood Drive, at joint corners of Lots 455 and 456, and runs thence along the line of Lot No. 455, N. 65-57 E., 133.6 feet to an iron pin; thence S. 28-46 E., 78.7 feet to an iron pin; thence along the line of Lot No. 457, S. 61-16 W., 139.4 feet to an iron pin on the East side of Chuckwood Drive; thence with Chuckwood Drive, N. 28-40 W., 35 feet to an iron pin; thence continuing with said Drive, N. 22-53 W., 50 feet to an iron pin; thence continuing with said Drive, N. 15-08 W., 5 feet to the beginning corner.

This is the same piece of property conveyed to Sri Prakash & Tulsi Bai Prakash by Builders & Developers, Inc., recorded in Vol. 990, Page 589 at R. M. C. Office of Greenville County, dated December 14, 1973.

Mortgagees Address: C & S National Bank, P.O. Box 1449, Greenville, S.C. 29602

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