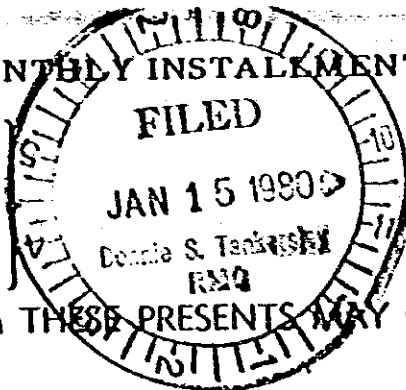


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REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,



BOOK 1493 PAGE 301

County of \_\_\_\_\_

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Richard D. and Kathy B. Altsman  
 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 6,038.44  
 plus interest as stated in the note or obligation, being due and payable in 48 equal  
 monthly installments commencing on the        day of January, 1980 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 certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, Being known and designated as Lot No. 28 of a subdivision known as Pebble Creek, Phase II, as shown on plat thereof being recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at page 87, and having according to said plat such metes and bounds as appears thereon.. This conveyance is made subject to any restrictions, zoning ordinances or easements that may appear of record, on the recorded plats or on the premises.

This being a portion of the property conveyed unto the Grantor herein by deed from First Federal Savings and Loan Association of Greenville, recorded on September 9, 1977, in Deed Book 10064, at Page 509, in the R.M.C. Office for Greenville, County, South Carolina.  
 Mortgagees address: C&S National Bank, P.O. Box 22380, Columbia, S.C. 29222.

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