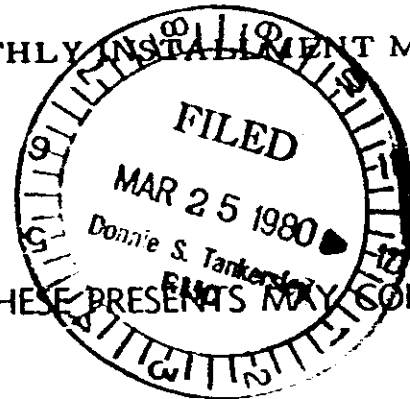


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

10/

State of South Carolina,

County of Greenville



BOOK 1488 PAGE 888

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

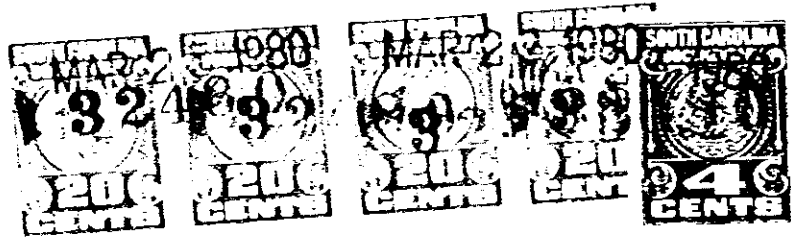
Whereas, I, we the said Billy Gene Ernest, Sr. and Linda Atkinson Ernest hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith, stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville, S. C., hereinafter called Mortgagee, the sum of \$2,006.84 plus interest as stated in the note or obligation, being due and payable in 24 equal monthly installments commencing on the last day of April, 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. 17 of a subdivision known as River Downs according to a plat thereof prepared by Piedmont Engineers Architects and Planners dated July 17, 1974, and recorded in the RMC Office for Greenville County in Plat Book 4-R at pages 75 and 76. Reference to said plat is hereby craved for a metes and bounds description.

The above property is the same property conveyed to Billy Gene Ernest and Linda Atkinson Ernest by deed of Four "D" Builders dated January 14, 1976 and recorded in deed book 1030 at page 193. Mortgagees address: C&S National Bank, P.O. Box 1449, Columbia, S.C. 29222.



4328 RV.2