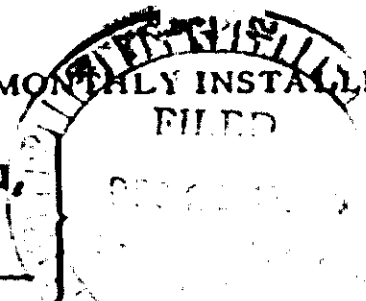


State of South Carolina,

County of Greenville



1528-272

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Joseph W. Siefers and Judy H. Siefers  
 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 \$10,060.04  
 plus interest as stated in the note or obligation, being due and payable in 120 equal  
 monthly installments commencing on the 20 day of January, 1981 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

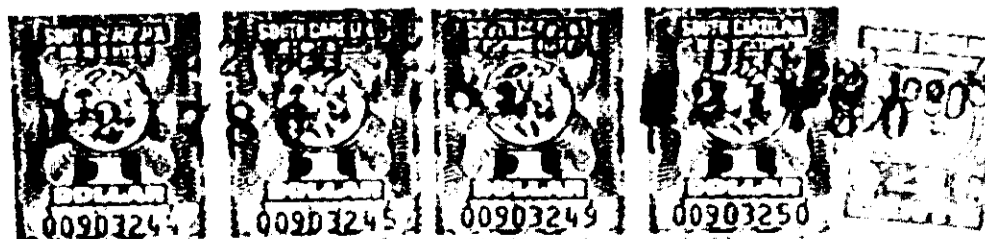
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 County of Greenville, State of South Carolina on the eastern side of Chaucer Road and being known and described as lot 155 of Section IV of Northwood Hills Subdivision, a plat of which is recorded in the RMC Office for Greenville County in Plat Book ZZ, Page 145 and having according to said plat the following metes and bounds to-wit:

Beginning at a point on the eastern side of Chaucer Road at the joint front corner of lots 156 and 155 and running thence with the common line of said lots, S. 76-40 E. 157 feet to a point; thence S. 13-09 W. 130 feet to a point at the joint rear corner of lots 154 and 155; thence with the common line of said lot, N. 76-40 W. 158 feet to a point on the eastern side of Chaucer Road; thence with the eastern side of Chaucer Road, N. 13-20 E. 130 feet to the point of beginning; being the same property conveyed to the grantors herein by deed of Maxie F. Moorehead recorded January 2, 1975 in Deed Book 1012, Page 552 in the Greenville County RMC Office.

This being the same piece of property which was conveyed to Joseph W. Siefers and Judy H. Siefers by Clarence W. Cook, Jr. and Delphine K. Cook on April 8, 1977 and recorded in the Greenville County RMC Office in Deed Book Volume 1054 at page 366 on April 8, 1977.

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



4328 RV-2