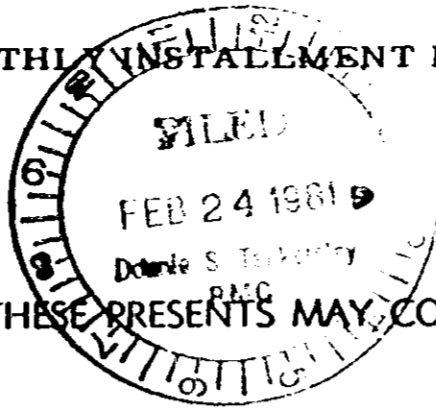


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1533 PAGE 439

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Christine J. Ward

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 \$5,058.04 plus interest as stated in the note or obligation, being due and payable in 84 equal monthly installments commencing on the last day of March, 19 81, 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.

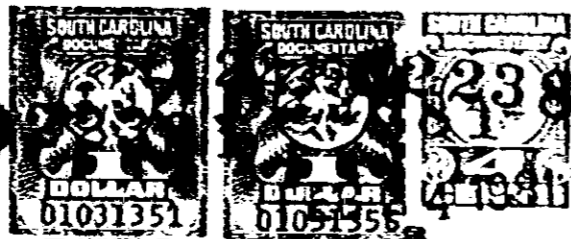
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor 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 in the State of South Carolina, County of Greenville, with buildings and improvements thereon, containing 1.25 acres, more or less, and being known and designated as Lot No. 1 on a plat of property of Mallie S. Cox, prepared by C. O. Riddle, Surveyor, and recorded in Plat Book 4-H at Page 17, in the RMC Office for Greenville County, South Carolina, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in the center of a County Road, known as Vaughn Road, joint front corner of lots 1 and 2 and running thence with the center of said Road S. 47-03 W. 108 feet to a point in said Road; thence N. 48-35 W. 556.7 feet to an iron pin on the property line of James W. and Bessie M. Smith, thence along the SMITH property line, N. 43-08 E. 86.5 feet to an iron pin at the joint rear corner of Lots land 2; thence along the joint line of said lots in a southeasterly direction, 565.4 feet, more or less to the point of beginning.

This being the same property conveyed to the Grantors by Deed of Dennis A. Smith recorded in the RMC Office for Greenville County, SC in Deed Book 1061 at Page 458, recorded on July 29, 1977 at 3:00 PM. This is also the same piece of property which was conveyed to Christine J. Ward by Julius R. and Wilma M. Burns on April 17, 1978 and recorded in the RMC Office of Greenville County on April 18, 1978 in Deed Book 1077, Page 315.

Mortgagee's Address: The Citizens & Southern National Bank of SC
PO Box 22380
Columbia, South Carolina 29222



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