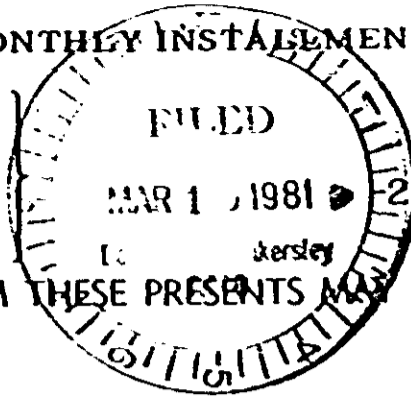


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

BOOK 1534 PAGE 762

State of South Carolina,

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Andrew L. Abrams and Karen K. Abrams 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 (\$9,009.64) plus interest as stated in the note or obligation, being due and payable in (120) equal monthly installments commencing on the last day of April, 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 lot of land situate, lying and being in the State of South Carolina, County of Greenville, on the northeastern side of Longstreet Drive, being shown and designated as Lot Number 121 on plate entitled "Devenger Place, Section No. 2" prepared by Dalton & Neves Co., Engineers, dated October 1973, recorded in Plat Book 5-D at Page 8 of the RMC Office for Greenville County.

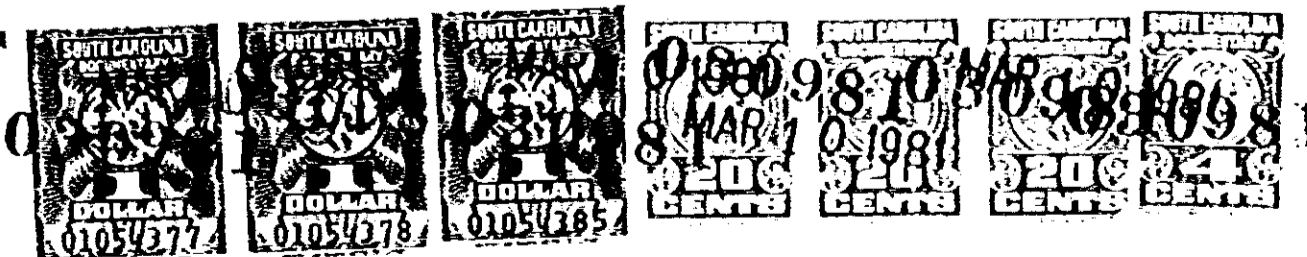
THIS is the same property conveyed to Andrew L. Abrams and Karen K. Abrams by deed of Larry P. and Peggy N. McCartney recorded January 27, 1978 in Deed Book 1072, Page 695, RMC Office for Greenville County.

GCTO -----3 MR10 81

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4.00CT

MORTGEE'S ADDRESS: The Citizens and Southern National Bank of South Carolina Post Office Box 22380 Columbia, South Carolina 29222



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