

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville

RECEIVED
 NOV 27 3 34 PM '81
 JOHN W. BENTERSLEY R.M.C. BOOK 1556 PAGE 357

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said David C. Ricker and Patricia F. Ricker
 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 \$19, 630.66
 plus interest as stated in the note or obligation, being due and payable in 108 equal
 monthly installments commencing on the 31st day of November, 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 piece, parcel or lot of land with buildings and improvements thereon situate in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 93 on plat of College Heights, recorded in Plat Book P, at page 75, RMC Office for Greenville County and having, according to a recent survey made December 1954 by R.W. Dalton, the following metes and bounds to-wit:

BEGINNING at an iron pin on the Eastern side of Columbia Circle at joint front corner of Lots Nos. 92 and 93, and running thence with the joint line of said lots, N. 77-21 E. 195 feet to an iron pin, corner of Lot No. 101; thence with the line of said lot, N. 39-48 E. 27.7 feet to an iron pin, corner of Lot 100; thence with the line of said lot, N. 7-53 W. 71.8 feet to an iron pin, corner of Lot 94; thence with the line of said lot, S. 73-53 W. 223 feet to an iron pin on the Eastern side of Columbia Circle; thence with the Eastern side of said Street, S. 12-39 E. 75 feet to the beginning corner.

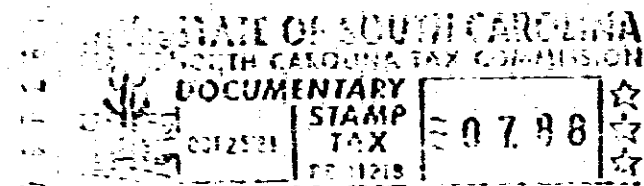
This is the same property conveyed to David C. Ricker and Patricia F. Ricker by virtue of a deed from John A. Carson on February 6, 1963 and filed with the RMC Office for Greenville County in Deed Book 716, page 15.

Mortgagee's address: C&S National Bank, PO Box 1449, Greenville SC 29602

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