

Corporation, such principal and interest shall thereafter be payable in monthly installments in the amount of Nine Hundred Twenty-Two and 96/100 (\$922.96) Dollars each, the first such installment being due and payable on November 1, 1976, and on the first day of each succeeding month thereafter until October 1, 1990, at which date any unpaid principal balance, with interest thereon, shall become due and payable. Each payment shall be applied first to payment of interest at the rate hereinabove provided upon the principal sum, or so much thereof, as shall from time to time remain unpaid, and the balance shall be applied on the account of principal. Borrower may not prepay this loan in full or in part during the first ten (10) years, however if paid in full the eleventh (11th) year, a prepayment charge of Two and one-half (2 1/2%) percent of the unpaid balance will be charged as an reinvestment fee, with such reinvestment fee reducing by one (1%) percent each year after the eleventh (11th) year.

Default in any payment of either principal or interest to render the whole debt due at the option of the mortgagee or holder hereof, said note to be governed by the terms provided therein upon any assignment of said note and this mortgage. Both principal and interest are payable in lawful money of the United States of America at the mortgagee's main offices in Columbia, South Carolina, or at such other place as the holder of said note may from time to time designate in writing.

KNOW ALL MEN BY THESE PRESENTS, that Francis M. Burriss and Nancy S. Burriss, in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said The Citizens and Southern National Bank of South Carolina according to the terms and conditions of the said note; and also in consideration of the further sum of Three (\$3.00) Dollars to them, the said Francis M. Burriss and Nancy S. Burriss, in hand well and truly paid by the said The Citizens and Southern National Bank of South Carolina 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 Citizens and Southern National Bank of South Carolina the following