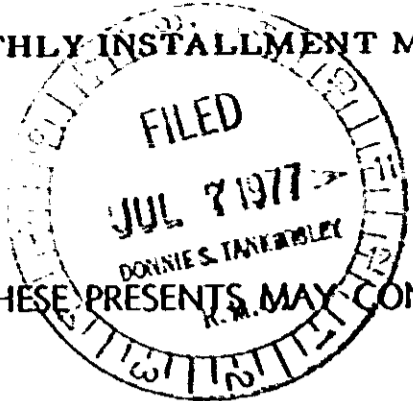


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1403 PAGE 418

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Bill R. Cross and Barbara C. Cross 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 \$7,747.30 plus interest as stated in the note or obligation, being due and payable in 48 equal monthly installments commencing on the 31st day of August, 1977 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:

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All that certain piece, parcel or lot of land in Gantt Township, Greenville County, State of South Carolina, being known and designated as Lot No. 32 Augusta Acres formerly property of Marsmen, Inc, according to plat recorded in the RMC office, Greenville County, in Plat Book S, page 201 and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin on the north side of Henderson Avenue, joint corner of Lots 31 and 32 and running thence with line of Lot No. 31 N. 81-16 W. 200 feet to an iron pin; thence with rear line of Lot No. 41 N. 8-44 E. 100 feet to an iron pin at joint corner of Lots No. 32 and 33; thence with line lot No. 33S 8-16 E. 200 feet to an iron pin on the North side of Henderson Avenue; S. 81-44 W. 100 feet to an iron pin at the beginning corner.

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This is the same property conveyed to Bill R. Cross from Judy Cross, recorded in Deed Book 1057 Page 434 on Mary 29, 1974.

Mortgagees Address: C & S National Bank, P.O. Box 1449, Greenville, S.C.

