

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

BOOK 1498 PAGE 37

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Gary D. Renaud and Fay Lynn F. Renaud

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, Simpsonville, S. C., hereinafter called Mortgagee, the sum of \$5610.86

plus interest as stated in the note or obligation, being due and payable in 48 equal monthly installments commencing on the 31 day of March, 1980, 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 Simpsonville, 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 land containing .86 acres, situate, lying and being on the southern side of the intersection of White Pine Drive and Briarwood Court, in the County of Greenville, State of South Carolina, being shown and designated as Lot No.1 on Plat of Ponderosa II, prepared by C. O. Riddle, RLS, dated May 8, 1973, revised December 18, 1973, recorded in Plat Book 5D at Page 19, and being described, according to said plat, more particularly, to-wit:

BEGINNING at an iron pin on the western side of Briarwood Court at the joint front corner of Lots 1 and 2 and running thence along the common line of said lots S. 31-45 W. 271.3 feet to an iron pin at the joint rear corner of said lots; thence N. 37-01 W. 165 feet to an iron pin on the southern side of White Pine Drive; thence along said Drive N. 27-38 E. 176.1 feet to an iron pin at the intersection of said Drive and Briarwood Court; thence N. 72-49 E. 35.25 feet to an iron pin on the western side of Briarwood Court; thence along said Court S. 61-59 E. 143.6 feet to an iron pin, the point of beginning.

This being the same piece of property conveyed unto Gary D. Renaud and Fay Lynn F. Renaud by H. F. Freeman Construction Company, Inc. on September 19, 1978 recorded in Book 1088 of Deeds, page 85 RMC Greenville County, South Carolina.

& Mortgagees Address: C & S Natl Bank.P.O.Box 1449, Greenville, S.C.29602

