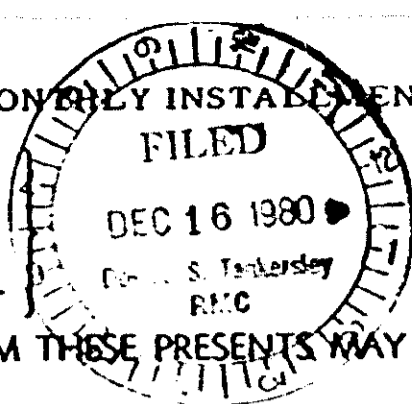


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



1527-1143

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said James A. Byars & Myrtle N. Byars 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 \$5,667.67 plus interest as stated in the note or obligation, being due and payable in 48 equal monthly installments commencing on the 31st day of January, 1981, and on the same date of each successive month thereafter.

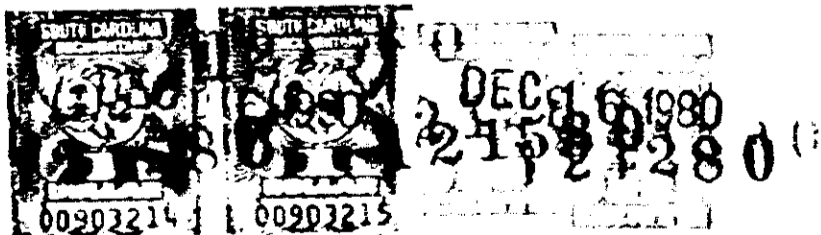
Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the Mortgagee or 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 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:

BEGINNING at a point on the Southwestern side of Whatley Circle, joint corner of Lots 18 and 19 running thence with the line of Lots 18, S. 35-11 W. 330.5 feet to a corner; thence N. 31-00 W. 197.9 feet to a point; thence N. 54-48 E. 242 feet to a point; thence S. 68-54 E. along said Road 100 feet to the beginning corner.

This being the same piece of property conveyed unto James A. Byars and Myrtle N. Byars by Ella Mae McKinney on May 18, 1978 recorded in Book 1079 page 463, recorded in RMC Office Greenville County, South Carolina.



4328 RV-2