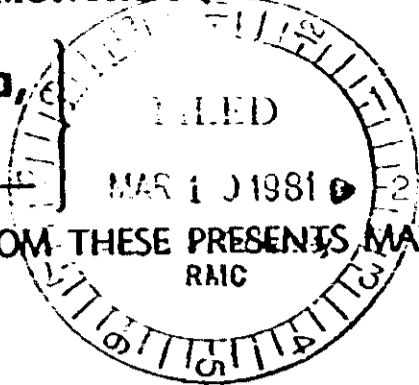


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina

BOOK 1534 PAGE 759

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Roy Delano McFarlin and Barbara H. McFarlin 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 3,991.10 plus interest as stated in the note or obligation, being due and payable in 36 equal monthly installments commencing on the 31 day of April, 19 81, 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 of land situate, lying and being in the City of Simpsonville, County of Greenville, State of South Carolina, being known and designated as lot 198 on a plat of Westwood, Section No. 3, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4N at Page 30, and having according to said plat, the following metes and bounds:

BEGINNING at the joint front corner of lots 197 and 198 on the northern edge of Aspenwood Drive and running thence along the line of lot 197 N. 0-21 W. 140.0 feet to a point; thence N. 89-39 E. 86.0 feet to a point; thence along a line of lot 199 S. 0-21 E. 140.0 feet to a point on the northern edge of Aspenwood Drive; thence along the northern edge of Aspenwood Drive S. 89-39 W. 86.0 feet to the beginning corner, and being the same property conveyed by Builders & Developers, Inc. to Patricia J. Phillips by a deed dated April 21, 1972, and recorded on April 24, 1972, in said R.M.C. Office in Deed Book 941 at Page 509.

THIS being the same property conveyed to Roy Delano McFarlin and Barbara H. McFarlin by Patricia J. Flanagan formerly Patricia J. Phillips, as recorded in Book 1060 Page 834 in the RMC Office for Greenville County on July 19, 1977.

GCTO -----3 MR10 81 958 4.00CT



0759

4328 RV-2