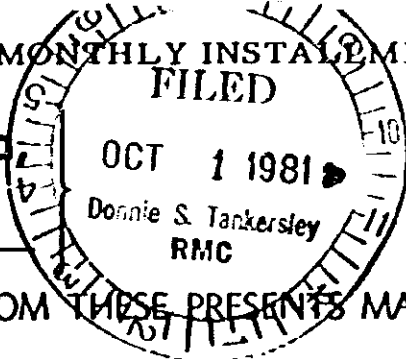


State of South Carolina

BOOK 1554 PAGE 282

County of Greenville



TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Charlotte P. Kirkland
 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 \$4,107.68
 plus interest as stated in the note or obligation, being due and payable in eighty four equal
 monthly installments commencing on the last day of October, 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:

All that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot No. 13 on Plat of Ecole Acres, recorded in the RMC Office for Greenville County in Plat Book 4R at page 47, and ahving the following metes and bounds, to wit;

BEGINNING at an iron pin on the Northeastern side of Hicks Road at the joint front corner of Lots No. 12 and 13 and running thence along the edge of said Road, N. 35-59 W., 95 feet to an iron pin; thence N. 59-37E., 145.0 feet to an iron pin; thence 64-39E., 80 feet to an iron pin; thence N. 37-.08W. , 90.8 feet to an iron pin at the joint rear corner of Lots No. 12 and 13; thence along the joint line of Lots No. 12 and 13, S. 54-01 W., 250 feet to an iron pin on the northeastern side of Hicks Rd., being the point of beginning.

This being the same piece of property conveyed to Charlotte P. Kirkland by Jimmy L. Lindsey Real Estate, Inc. on September 20, 1973 and recorded in Book Volume 984 at page 454.

Mortgagee's Address; C&S Nat'l. Bank of S.C.
 P.O. Box 416
 Simpsonville, S.C. 29681

GCTO
 NO 281 060
 4.0000



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