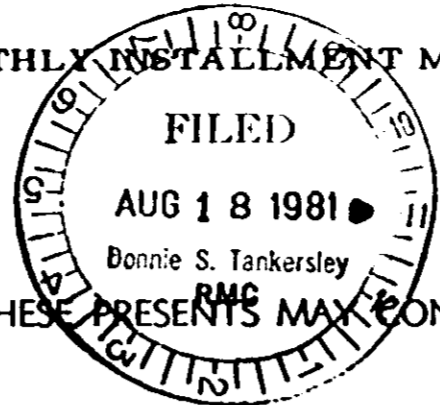


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REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1550 PAGE 277

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, I, we the said Richard H. Hall and Julie M. Hall 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 (\$3,557.44) plus interest as stated in the note or obligation, being due and payable in (48) equal monthly installments commencing on the 23rd day of August, 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 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:

ALL that piece, parcel or lot of land, with the improvements thereon, situate, lying and being on the Southern side of Swinton Drive in the Town of Mauldin, County of Greenville, State of South Carolina, and being shown and designated as lot number SIXTY TWO (62) on a plat of WINSOR PARK, made by R. K. Campbell, dated September 12, 1967, recorded in the R. M. C. Office for Greenville County in Plat Book "RR", page 25, to which plat reference is hereby made for a more complete description as to metes and bounds. Property conveyed subject to restrictions recorded in deed book 647 page 237, Greenville County R. M. C. Office.

THIS is the same property conveyed to David W. MacInnes and Doris H. MacInnes by James W. Skelton by deed recorded 9-13-77 in deed book 1064 page 725, Greenville County R. M. C. Office and subsequently conveyed to mortgagors by deed of David W. MacInnes and Doris H. MacInnes recorded 7-17-78 in deed book 1083 page 256, Greenville County R. M. C. Office.

MORTGEE'S ADDRESS: The Citizens and Southern National Bank of S.C. Post Office Box 22380 Columbia, S.C. 29222

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