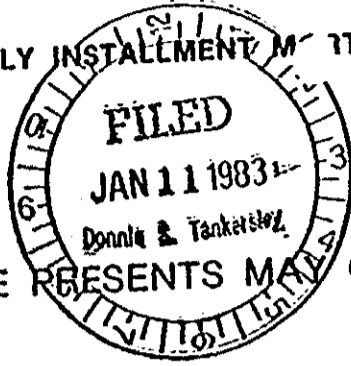


REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

BOOK 1591 PAGE 566

State of South Carolina,
County of Greenville



BOOK 81 PAGE 928

TO ALL WHOM THESE PRESENTS MAY CONCERN:
SEND GREETINGS:

WHEREAS, I, we the said W.E. Beddingfield and Frances J. Beddingfield 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, Greer

S. C., hereinafter called Mortgagee, the sum of \$15,000.00 plus interest as stated in the note or DEBITING OF AN ADDITIONAL PAYMENT ON THE MORTGAGE
100 feet from the southeasterly intersection of Wade Hampton Blvd. and Elberta Street, and running thence N. 43-00 E. 100 feet to an iron pin; running thence S. 47-00 E. 208.7 feet to an iron pin; running thence S. 43-00 W. 100 feet to an iron pin; running thence N. 47-00 W. 208.7 feet to the point of BEGINNING.

This is the same property conveyed to W.E. Beddingfield and Frances J. Beddingfield by Deed of Allen E. Vaughn recorded 29, March 1976, RMC Office for Greenville County, South Carolina, Deed Book 1033, at Page 800.

PAID AND FULLY SATISFIED

1532 SIDNEY L. JOHNSON



BY Laura B. Thare Credit Officer
BY Laura B. Thare A.P.
WITNESS Bruce A. Lewis
WITNESS Diane A. Lewis

GCTO 2.0001

Donnie & Tankatsev

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incidental or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fastened thereto in any manner, it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever. The Mortgagee covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee further covenants and agrees as follows:
(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgagee debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.