This instrument was prepared by: Richard A. Gantt

GP

A VARIABLE/ADJUSTABLE INTEREST RATE NOTE

RSLEY ĐĐN≒

MORTGAGE

THIS MORTGAGE is made this 8th day of April
19 82, between the Mortgagor, Joseph M. Beckwith and Maryann Reckwith
(herein "Borrower"), and the Mortgagee,
Wachovia Mortgage Company a corporation organized and
existing under the laws of North Carolina, whose address is P. O. Box 3174
Winston-Salem, North Carolina 27102 (herein "Lender").
WHEREAS, Borrower is indebted to Lender in the principal sum of One-hundred Twenty Thousand and no/100ths(\$120,000.00)Dollars, which indebtedness is evidenced by Borrower's note dated April 8, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2012
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville , State of South Carolina:
ALL that certain piece, parcel or lot of land with the buildings and improvements thereon, lying and being at the easterly intersection of Cherrywood Trail and Hunting Hill Circle, near the City of Greenville, South Carolina, being known and designated as Lot NO. 563 on plat entitled "Revision of Map Four, Section Two" as recorded in the RMC Office for Greenville County, South Carolina in Plat Book 8P at Page 40 and having, according to said plat, the following metes and bounds, to-wit:
BEGINNING at an iron pin on the southerly side of Hunting Hill Circle, said pin being the joint front corner of Lots 563 and 564 and running thence with the common line of said lots S. 10-15-27 W. 111.52 feet to an iron pin at the joint rear corner of Lots 562 and 563; thence with the common line of said lots S. 77-29-02 W. 124.03 feet to an iron pin on the easterly side of Cherrywood Trail; thence with the easterly side of Cherrywood Trail on a curve, the chord of which is N. 14-00-32 W. 17.44 feet to an iron pin; thence continuing with Cherrywood Trail on a curve, the chord of which is N. 1-00 W. 93.98 feet to an iron pin at the intersection of Cherrywood Trail and Hunting Hill Circle; thence with said intersection N. 54-23-18 E. 37.97 feet to an iron pin on the southerly side of Hunting Hill Circle; thence with the southerly side of Hunting Hill Circle on a curve, the chord of which is N. 87-16-29 E. 76.31 feet to an iron pin, the point of beginning.
This being the same as that conveyed to Joseph M. Beckwith and Maryann Beckwith by Deed of M. G. Proffitt, Inc., being dated and recorded concurrently herewith:
which has the advisor
(herein "Property Address");
(State and Zip Code)

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA (6409 New 11-81)

5.00CI

.2 AP1382

100