MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CARRIANS COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: James Donald Tinsley and Patricia A. Tinsley

Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

Wachovia Mortgage Company, whose address WHEREAS, the Mortgagor is well and truly indebted unto is P. O. Box 3174, Winston-Salem, North Carolina 27102

, a corporation , hereinafter the State of North Carolina organized and existing under the laws of called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of), Sixty-two Thousand Twenty and No/100 Dollars (\$ 62,020.00

fourteen %) per centum (14.00 with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of

Winston-Salem, North Carolina Wachovia Mortgage Company or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 734.87 Seven Hundred Thirty-four and 87/100

, 1984 , and on the first day of each month thereafter until the princommencing on the first day of August cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 2014.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of State of South Carolina:

ALL that certain piece, parcel, or lot of land, situate, lying, and being in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 1, on a plat of property of Harriet H. Black and Mae Hill, prepared by Freeland & Associates September 1, 1979, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C, at Page 62, and according to said plat having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Berea Drive, joint front corner with Lot now or formerly owned by J. G. Bailey and running thence with the common line of the said J. G. Bailey and H. H. Keil, N. 38-10 W. 200.29 feet to a point, joint rear corner with Lot 2; thence running with the common line with Lot 2, N. 51-39 E. 133.27 feet to a point in the line of property now or formerly belonging to Harriet H. Black and Mae Hill, thence running with the common line with the said Harriet H. Black and Mae Hill, S. 38-25 E. 175.83 feet to a point on the edge of Berea Drive; thence running with the edge of said Drive, S. 50-32 W. 26.61 feet to a point on the edge of said Drive; thence continuing with the edge of said Drive, S. 39-04 W. 110 feet to a point on the edge of said Drive, the point of Beginning.

The within property is the identical property conveyed to the Mortgagors herein by deed of Brown Enterprises of S.C., Inc., of even date herewith, which said deed is being recorded simultaneously with the recording of the within instrument.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and ighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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