GREENVILLE CO. S.C. DEC 11 4 23 PM 184 DONNIE S. TANKERSLEY R.M.C.

Space Above This Line For Recording Data

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 7, .The mortgagor is DANIEL S. SHITH AND SANDRA R. SHITH

("Borrower").

This Security Instrument is given to Wachovia Mortgage Company, which is organized and existing under the laws of North Carolina, and whose address is P.O. Box 3174, Winston-Salem, North Carolina 27102 ("Lender"). Borrower owes Lender the principal sum of

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2015

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described County, South Carolina: property located in GREENVILLE

> ALL that piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the western side of Hillpine Drive in the Town of Simpsonville, County of Greenville, State of South Carolina, being shown and designated as Lot No. 345 on plat of Poinsettia, Section 5, Sheet 2, prepared by Piedmont Engineers and Architects, dated July 19, 1974, recorded in Plat Book 5P at Page 34 and being described more particularly, according to said plat, to-wit:

> BEGINNING at an iron pin on the western side of Hillpine Drive at the joint front corner of Lots 345 and 346 and running thence along the common line of said lots N. 61-49 W., 167.48 feet to an iron pin at the joint corner of Lots 345, 347 and 349; thence along the common line of Lots 345 and 349, N. 25-00 E., 175 feet to an iron pin at the joint rear corner of Lots 344 and 345; thence along the common line of said lots, S. 42-16 E., 179.59 feet to an iron pin at the joint front corner of said lots on the western side of Hillpine Drive; thence along the western side of said drive, S. 24-48 W., 86.88 feet to an iron pin; thence continuing along said drive, S. 22-12 W., 28.16 feet to an iron pin at the joint front corner of Lots 345 and 346, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of John 0. Hawkins and Sandra J. Hawkins of even date and to be recorded herewith.

514 Hillpine Drive, Simpsonville, SC 29681 which has the address of

South Carolina

("Property Address"):

(Zip Code) TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT FORM

