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GREENVILLE

This instrument was prepared by

AUG 11 2 40 PM '83 NOTICE: This Mortgage Secures
A VARIABLE/ADJUSTABLE INTEREST RATE NOTE

DONNIE S. SNEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 11th day of August
19 83 between the Mortgagor, Douglas L. Bell and Ruthanne Bell
(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 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Thirty-two
Thousand and NO/100 Dollars, which indebtedness is evidenced by Borrower's
note dated August 11, 1983 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on September 1, 2013
A copy of said Note is attached hereto as Exhibit A, being

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 piece, parcel or lot of land, lying and being situate in the
County of Greenville, State of South Carolina, being shown and designated
as Lot No. 24, Section 1, Deerfield, on a plat entitled "Property of
Douglas L. Bell and Ruthanne Bell" as recorded in Plat Book 9-L at
Page 49, in the RMC Office for Greenville County, SC, and having,
according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Old Salem Avenue at the
intersection of Old Salem and Deerfield Drive running thence S 56-14 E
266.93 feet to an iron pin, thence S 30-18 E 56.03 feet to an iron pin,
thence S 25-37 W 180 feet to an iron pin, thence N 61-57 W 230 feet
to an iron pin, running thence with Deerfield Drive N 2-08 E 240 feet
to an iron pin, thence N 62-57 E 24.38 feet to an iron pin, the point
of beginning.

This being the same property conveyed to the mortgagors herein by deed of
Mae Belle Esco Fant and Janice Fant Gilmore as recorded in Deed Book 1176
at Page 597, in the RMC Office for Greenville County, SC, on November 8,
1982.

which has the address of Lot 24 Old Salem Avenue Greer
South Carolina 29651 (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 seized 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.