P.O. Box 3174 Winston-Salem, N.C. 27102

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 CAROLINA, COUNTY OF GREENVILLE SEP 23 9 17 AH 184 TO ALL WHOM THESE PRESENTS MAY CONGERNO CONCERSIEY B.H.C.

Kenneth W. Gibbs and Dina J. Gibbs

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Wachovia Mortgage Company

, a corporation , hereinafter organized and existing under the laws of North Carolina 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 Thirty Five Thousand Thirty Two and no/100-.____ Dollars (\$35,032.00 @ 3)

with interest from date at the rate of thirteen and one-half----- per centum (13.50 %) per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company in Winston-Salem, North Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred

One and 27/100---- Dollars (\$401.27 , 19 84, and on the first day of each month thereafter until the princommencing on the first day of November 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 October, 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 Greenville State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot 18 and part of Lot 19 on survey entitled "Property of Kenneth W. Gibbs and Dina J. Gibbs" as recorded in the RMC Office for Greenville County, South Carolina in Plat Book 6-1 at Page 5/ and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Florida Avenue, said pin being approximately 348.5 feet to the intersection of Washington Avenue and Florida Avenue and running thence N. 00-15 E. 90.00 feet to an iron pin; thence S. 89-45 E. 193.80 feet to an iron pin; thence S. 09-15 E. 91.35 feet to an iron pin; thence N. 89-45 W. 208.95 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Andrew A. Phillips as recorded in Deed Book/222 at Page 872 on September 28, 1984 in the RMC Office for Greenville County, South Carolina.

STATE OF SOUTH CAROLINA SOUTH CAROUNA TAX COMMISSION DOCUMENTARY TAX PE. 11218

O 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 cents, 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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