Wachovia Mortgage Co. P.O. Box 3174 Winston-Salem, N.C. 27102 200x1591 Mar 197

MORT®AGÉ E

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Debra L. Shearer and James Michael Hadley

of

Greenville, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

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

organized and existing under the laws of North Carolina , hereinafter 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 Fifty Thousand Eight Hundred Fifty and No/100------Dollars (\$ 50,850.00),

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, lying and being situate in the County of Greenville, State of South Carolina, being shown and designated as Pt. Lot 9 on plat entitled "Property of Debra L. Shearer and James Michael Hadley" as recorded in Plat Book (1) at Page 1), in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Rocky Slope Road, said pin being approximately 108 feet from the intersection of Rocking Chair Road and Rocky Slope Road, running thence S. 62-11 W. 212.50 feet to an iron pin; thence N. 24-45 W. 108.71 feet to an iron pin; thence N. 64-20 E. 208.71 feet to an iron pin; thence S. 26-45 E. 100.71 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Robert M. Alexander and Jean R. Alexander as recorded in Deed Book 180 at Page 180, in the RMC Office for Greenville County, S.C., on January 1983.

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Together with all and singular the rights, members, hereditaments,
or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting 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 Mortgagoe 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 an 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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