SOUTH CAROLINA—FNMA

REGULATION NO. 22 COMPLIED WITH HAY 3 9 59 AH '73 DONNIE S. TANKERSLEY

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THIS MORTGAGE is made this.......de

between the Mortgager, Donald E. Wyatt and Linda Hogan Wyatt

and the Mortgagee, Carolina National Mortgage Investment Co., Inc. a corporation organized and existing under the laws of South Carolina , whose address is Post Office Box 935, Charleston, South Carolina 29402 (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Thirty-One Thousand Two Hundred Fifty and No/100 (\$31,250.00) Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2003;

ALL that piece, parcel or lot of land, with improvements thereon, located in Greenville County, South Carolina, in Peppertree Subdivision, known and designated as Lot No. 130, Peppertree Section No. 2, on a plat dated June 15, 1972, and recorded in the R.M.C. Office of Greenville County in Plat Book 4R at Page 19, as revised by a plat recorded in Plat Book 4X at Page 3, and having, according to said plat, the following metes and bounds, to-wit;

BEGINNING at a point located on the Northern side of Charter Oak Drive, a joint front corner of Lot Nos. 129 and 130; thence S. 49-43 W. 130.0 feet to an iron pin; thence N. 73-08 W. 80.0 feet to an iron pin, a joint corner of Lot Nos. 130 and 131; thence N. 37-00 E. 140.0 feet to a point on the Northern side of Charter Oak Drive, thence along Charter Oak Drive S. 63-00 E. 78.0 feet to a point; thence continuing along said street S. 54-26 E. 27.0 feet to the point of beginning.

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 lenselold estate in the event this Mortgage is on a leasehold) are herein referred to 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, 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 ease sents and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.