

STATE OF SOUTH CAROLINA )

MORTGAGE

COUNTY OF GREENVILLE )

1335 613

TO ALL WHOM THESE PRESENTS MAY CONCERN: I (xxx) \_\_\_\_\_

NANCY L. WOOD

(hereinafter referred to as Mortgagor), SEND GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST PIEDMONT MORTGAGE COMPANY, INC. (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith the terms of which are incorporated herein by reference, in the sum of Seventy Five Thousand and no/100 -----

----- Dollars (\$75,000.00) with interest thereon from date at the rate of Ten (10%) per cent per annum, said principal and

interest to be repaid as follows: In monthly installments of Six Hundred Eighty One and 53/100 (\$681.53) Dollars each on the first day of each and every month hereafter, beginning on the first day of May, 1975, for 300 months; the balance of said principal and interest, if not sooner paid, shall be due and payable on the first day of April, 2000; each payment to be applied first to the payment of interest, and then to the payment of principal.

PREPAYMENT PRIVILEGE: This loan may not be prepaid for the first ten (10) loan years. Thereafter, the loan may be prepaid at 105% of the then loan balance in the eleventh (11th) year and thereafter declining 1/2 of 1% per year to a minimum prepayment of 101% of the balance; provided, however, if Avery W. Wood, Jr., dies while title to the property securing this loan is still in either of the maker's names, then the loan may be prepaid at any time thereafter with no prepayment penalty.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, that the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) 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 heirs, successors and assigns the following described piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon:

All that piece, parcel or lot of land, situate, lying and being in the City and County of Greenville, State of South Carolina, on the northern side of Wade Hampton Boulevard, and being shown on plat of Property of Nancy L. Wood, prepared by Campbell & Clarkson, dated March 19, 1975, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Wade Hampton Boulevard at the corner of property of Opportunity Health and Accident Insurance Company and running thence N. 18-26 E. 169.33 feet to an iron pin at the northwestern corner of Lot 16; thence S. 70-58 E. 78 feet to an iron pin; thence S. 8-31 W. 122 feet to an iron pin on the northern side of Wade Hampton Boulevard; thence along the northern side of Wade Hampton Boulevard S. 78-10 W. 25 feet to an iron pin; thence continuing along the northern side of said Boulevard S. 83-40 W. 85.3 feet to the point of beginning.

