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MORTGAGE

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: J. HEYWARD McDONALD AND LOLA M. McDONALD

Greenville County, S.C. hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

WACHOVIA MORTGAGE COMPANY

a corporation organized and existing under the laws of the State 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 Twenty One Thousand Two Hundred Fifty and no/100ths Dollars (\$ 21250.00).

with interest from date at the rate of Twelve per centum (12 %) per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company P.O. Box 3174 in Winston-Salem, NC 27102 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Eighteen and 59/100ths Dollars (\$ 218.59) commencing on the first day of April, 19 83, and on the first day of each month thereafter until the principal 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 March, 2013

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 certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, and being more particularly described as Lot 57, Section 4, as shown on a plat entitled "Subdivision of Dunean Mills, Greenville, S.C." made by Pickell and Pickell, Engineers, Greenville, South Carolina, on June 7, 1948, revised June 15, 1948 and August 7, 1948, recorded in the Office of the RMC for Greenville County in Plat Book S at Pages 173-177, inclusive, and also being shown on a plat prepared for J. H. McDonald and Lola M. McDonald by Jones Engineering Service, dated February 19, 1983, and having according to said latter plat, the following metes and bounds, to-wit:

BEGINNING on the eastern side of Seyle Street at the joint front corner of Lot 56 and Lot 57 and running thence S 58-22 E 88.6 feet to an iron pin at the joint rear corner of Lot 56 and Lot 57; thence S 33-18 W 52.1 feet to an iron pin; thence N 55-22 W 87.5 feet to an iron pin on Seyle Street; thence with said Street N 31-56 E 47.5 feet to the point of beginning.

This is the same property conveyed to the Mortgagors by deeds of Harvey Preston Morgan, Jr. et al, recorded on November 3, 1981 in the Office of the RMC for Greenville County in Deed Book 1157 at Pages 711, 698, 699, 700, 701, 702 and 703.

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 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 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 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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