MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

P.O. Box 3174 Winston-Salem, North Carolina 27102

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Guy R. Carroll III and Sharon S. Carroll Taylors, South Carolina, 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 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 ----SIXTY-SIX THOUSAND FOUR HUNDRED AND NO/100-----Dollars (\$ 66,400.00),

per centum (12.0 with interest from date at the rate of ---twelve---%) per annum until paid, said principal and interest being payable at the office of in Winston-Salem, North Carolina Wachovia Mortgage Company or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 683.00 Six Hundred Eighty-three and No/100-----, 1983, and on the first day of each month thereafter until the princommencing on the first day of August 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 July, 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 known and designated as Lot No. 193, Peppertree Subdivision, Section 3, according to a plat prepared of said subdivision by Piedmont Engineers and Architects, December 14, 1972, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-X, at Page 4, and according to said plat, having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Fox Row, joint front corner with Lot No. 194 and running thence with the common line with said lot, N. 9-15 E. 140.0 feet to a point; thence, S. 79-44 E. 80.4 feet to a point, joint rear corner with Lot No. 192; thence running with the common line with said lot, S. 11-33 W. 145.0 feet to a point on the edge of Fox Row; thence running with the edge of said road, N. 73-19 W. 40.0 feet to a point on the edge of said road; thence continuing with the edge of said road, N. 78-57 W. 35.0 feet to a point on the edge of said road, the point of Beginning.

The within property is the identical property being conveyed to Mortgagors herein by deed of Mortgagees herein of even date herewith, and which said deed is being recorded simultaneously with the recording of the within instrument.

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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