MORTGAGE

WITH DEFERRED INTEREST CAROF NUCLEASING SOCIHLY INSTALLMENTS

This term is used in expression of the corresponding to the first family provided in the National Housing A. t.

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE ST DORIGHT CAROLINA.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Robert A. Hill and Kathleen Dunlap

Greenville, South Carolina , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Morigagor is well and truly indebted unto Wachovia Mortgage Company, with the address of P. O. Box 3174, Winston-Salem, North Carolina 27102,

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 Sixty Four Thousand Three Hundred and No/100 Dollars (\$ 64,300.00).

with interest from date at the rate of thirteen and three-fourths per centum (13.75 %) per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company in Winston-Salem, North Carolina,

or at such other place as the holder of the note may designate in writing, in monthly installments of the ACCORDING TO SCHEDULE ATTACHED TO SAID NOTE

Commencing on the first day of October

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 September, 2013.

DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$70,531.47.

NOW. KNOW ALL MEN. That the Mortgagor, in consideration of the aforestid 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 designed as Lot 192, Peppertree Subdivision, Section 3, according to a plat prepared of said subdivision which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-X, at Page 4, according to said plat having the following courses and distances, to-wit:

BEGINNING at an iron pin on the edge of Fox Row, joint front corner with Lot 193, and running thence with the common line with said Lot, N. 11-33 E. 145 feet to an iron pin; thence, S. 83-14 E. 49.8 feet to a point in the common line with Lot 190; thence running with the common line of said Lot, S. 68-08 E. 50.3 feet to an iron pin, joint rear corner with Lot 191; thence running with the common line with said Lot, S. 23-02 W. 149.3 feet to an iron pin on the edge of Fox Row; thence running with the edge of said Road, N. 73-19 W. 70 feet to a point on the edge of said Road, the point of beginning.

The within property is the identical property conveyed to Robert A. Hill and Kathleen Dunlap by deed of Brown Properties of S.C., Inc., of even date herewith, 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 tixtures 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 hereinahove 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:

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I. 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 difficing 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 (10) days prior to prepayment.

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