900x 1264 PAGE 285

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

DUMHIE S. TAKKERSLEY STATE OF SOUTH CAROLINA

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Andrew Peters and Frances A. Peters Greenville, South Carolina ... hereinafter called the Mortgagor, send(s) greetings:

and compared as a sound trap will place of the appropriate of the WHEREAS, the Mortgagor is well and truly indebted unto Wachovia Mortgage Company

, a corporation organized and existing under the laws of North Carolina (4.8.4) , 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 Twelve Thousand Eight Hundred Fifty and Dollars (\$ 12.850.00 1 No/100ths-), with interest from date at the rate per centum (%) 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 Righty-Five and 58/100ths-Dollars (\$ 85.58 commencing on the first day of March , 19 73, 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 . February, 2003

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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, Greenville Township, in a subdivision known as Hillside Heights, and being a part of Lot No. 4 according to a plat and survey of R. E. Dalton, Engineer and of record in the office of the RMC Office for Greenville County in Plat Book F, at pages 100-101, and having the following metes and bounds, to-wit:

BEGINNING at a point on the west side of Circle Street, joint corner of Lots Nos. 3 and 4, and running thence along the line of Lot No. 3, S. 84-10 W 190.4 feet to an iron pin at rear joint corners of Lots Nos. 3 and 4; thence S. 12-21 W. 40 feet to the rear joint corner of Lots Nos. 4 and 5; thence by a new line, S. 89-58 E. 95.3 feet to an iron pin; thence S. 84-33 E. 100 feet to the original corner of Lots 4 and 5 on Circle Street; thence along Circle Street, N. 2-02 E. 70 feet to the point of beginning.

Together with the right to joint use of the driveway situate on the left side of the above described lot and upon the East side of Lot No. 5, it being the intention that said driveway shall be for the joint use of the lot above described and Lot No. 5.

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

foreves.

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 for ever 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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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; and, provided, further, that in the event the debt is paid in full prior to maturity and