FEB 9 3 04 PH '73 DONNIE S. TANKERSLEY

LEATHERWOOD, WALKER, TODD & MANN

with mortgages insured under the one- to four-family provisions of the National Housing Act.

TO-ALL WHOM THESE PRESENTS MAY CONCERN:

TH CAROLINA, GREENVILLE

> Harold B. Westmoreland and Sarah M. Westmoreland

, hereinafter called the Mortgagor, send(s) greetings:

Greenville, S. C.

WHEREAS, the Mortgagor is well and truly indebted unto

C. Douglas Wilson & Co.,

. a corporation

South Carolina , hereinafter organized and existing under the laws of 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 Seventeen Thousand Five Hundred Fifty

and No/100ths----- Dollars (\$ 17,550.00), with interest from date at the rate %) per annum until paid, said principal per centum (7 C. Douglas Wilson & Co., and interest being payable at the office of Greenville, S, C.

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Sixteen and 88/100ths----- Dollars (\$ 116.88 , 19 73 and on the first day of each month thereafter until commencing on the first day of April 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, 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 certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina and lying and being on the northern side of Cotswold Terrace being known and designated as Lot No. 107 of Section I of Oakview Subdivision, according to a plat recorded in the RMC Office for Greenville County in Plat Book 4R at Page 18 and being more particularly described according to a plat entitled Property of Westminster Company by Marvin L. Borum and Associates dated January 8, 1973 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots 107 and 108, said point being 479 feet in a westerly direction from the intersection of Cotswold Terrace and Boling Road and running thence with the northern side of Cotswold Terrace S. 89-59 W. 70 feet to an iron pin at the joint front corner of Lots 107 and 106; thence with the joint line of Lots 106 and 107, N. 00-10 W. 196.3 feet to an iron pin; thence N. 89-59 E. 70 feet to an iron pin at the joint rear corner of Lots 107 and 108; thence with the joint line of Lots 107 and 108, S. 00-10 E. 196.3 feat to an iron pin on the northern side of Cotswold Terrace to the point of beginning.

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 Morigagor 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