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MORTGAGE
GREENVILLE CO S.C

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

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

MAR 1 11 58 AM '83
DONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Martin E. Royards & Cynthia Ann Royards
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Wachovia Mortgage Company
P. O. Box 3174
Winston-Salem, NC 27102

, a corporation
, 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 Fifty-Five Thousand Five Hundred and 00/100ths
Dollars (\$55,500.00)

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, Suite 108, Piedmont Center, 33 Villa Road in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred Seventy and 88/100ths Dollars (\$570.88) commencing on the first day of April, 1983 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 April, 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 State of South Carolina, County of Greenville, being show and designated as Lot Number 198 Peppertree subdivision, Section 3, on plat recorded in Plat Book 4-X at Page 4 of the R. M. C. Office for Greenville County.

This is a portion of the same property conveyed to the Grantor by deed of John Crosland Company recorded November 28, 1979, in Deed Book 1116 at Page 529, R. M. C. Office for Greenville County.

SC 100-111-3 N 1
OF SOUTH CAROLINA
CAROLINA TAX COMMISSION
SUPPLEMENTARY
STAMP
TAX
MAY 1 1983
PB 11210
22.20

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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