FHEC GREENS

 SOUTH CAROLINA

R.MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS:

We, DAVID E. WARDELL and MELANIE S. WARDELL,

Greenville County, South Carolina

, hereinafter called the Mortgagor, is indebted to

BANKERS MORTGAGE CORPORATION

. a corporation , hereinafter organized and existing under the laws of State of South Carolina called 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-EIGHT THOUSAND EIGHT HUNDRED AND NO/100), with interest from date at the rate of _____Dollars (\$68,800.00 TWELVE----- per centum (12---%) per annum until paid, said principal and interest being payable at the office of Bankers Mortgage Corporation , or at such other place as the holder of the note may in Florence, South Carolina designate in writing delivered or mailed to the Mortgagor, in monthly installments of Seven Hundred Seven), commencing on the first day of and 95/100-----Dollars (\$ 707.95 , 1983 , and continuing 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 July, 2013.

Now, Know All Men, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property 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 known and designated as Lot 23 on plat of CARRIAGE ESTATES, recorded in the RMC Office for Greenville County in Plat Book PPP, Page 15A and also as shown on a more recent survey prepared by Freeland & Associates, dated June 28, 1983, entitled "Property of David E. Wardell & Melanie S. Wardell", recorded in the RMC Office for Greenville County in Plat Book Page 98, and having, according to the more recent survey, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Coachman Drive, joint front corner of Lots 23 and 24 and running thence with the common line of said lots, S 5-00 W 198.2 feet to an iron pin; thence turning and running along property of E. F. Cunningham, N 85-00 W 86.0 feet to an iron pin; thence turning and running along property designated as Rosewood Acres, N 1-49 W 199.6 feet to an iron pin on the southern side of Coachman Drive; thence turning and running along the southern side of said Drive, S 85-00 E 109.5 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Vincent J. Hetherington and Josefa P. Hetherington, to be recorded of even date herewith.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable. Thus they make the loan would normally sums secured hereby immediately due and payable.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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