MORTGAGE

FILED GREENVILLE OF S. C

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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DONNIE STEAMARRSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: R.M.C.

Victor H. Shelley and Judith D. Shelley Greenville County, South Carolina

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

Wachovia Mortgage Company WHEREAS, the Mortgagor is well and truly indebted unto

P.O. Box 3174

Winston Salem, North Carolina 27102

, a corporation organized and existing under the laws 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

with interest from date at the rate of twelve and one-half 123 %) per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company in Winston Salem, North Carolina 27102 or at such other place as the holder of the note may designate in writing, in monthly installments of commencing on the first day of September , 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 August, 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 and lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the northerly side of Randall Street, in the City of Greenville, shown as a part of Lot \$6, Section A, on a plat of Stone Land Company, recorded in the RMC Office for Greenville County, S.C., in Plat Book A, at pages 337 through 345, and being shown on a more recent plat drawn by Freeland and Associates, Engineers and Land Surveyors, July 19, 1983, entitled "Stone Land Co., Sec. A, Pt Lot 6, Property of Victor H. Shelley and Judith D. Shelley" said plat being recorded in the RMC Office for Greenville County, S.C., in Plat Book q_V , at page cq, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Randall Street, said iron pin being approximately 282 ft., more or less, from the intersection of Randall Street and Rutherford Street, and running N.1-41E., 150.0 ft. to an iron pin; thence turning and running S.85-39E., 52.5 ft. to an iron pin; thence turning and running S.1-41W., 150.0 ft. to an iron pin on the side of Randall Street; thence turning and running with Randall Street N.85-39W., 52.5 ft. to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Thomas R. Callaway and Sallie B. Callaway, said deed to be recorded herewith.

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 Morteagee, 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 werrant 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 Morteagor 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 dibt 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 thuty (20) days prior to prepayment.

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