MORTGAGE

WITH DEFERRED INTEREST AND INCREASING MONTHLY CASSTALFACTURE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE STATE OF COUNTY OF GREENVILLE STATE OF COUNTY OF GREENVILLE STATE OF COUNTY OF

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

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We, Carol D. Hull and Wallace Fredrick Palmer, II of Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

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

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 reference, in the principal sum of

Seventy Two Thousand Nine Hundred and no/100-----Dollars (\$72,900.00),

with interest from date at the rate of thirteen and 25/100-----per centum (13.25 %)
per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company

P. O. Box 3174
or at such other place as the holder of the note may designate in writing, in monthly installments &XX ACCORDING

TO THE SCHEDULE ATTACHED TO SAID NOTE XHAMNAX XX commencing on the first day of December , 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 November, 2013.

DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$79,643.53

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 of those certain pieces, parcels and lots of land in Greenville County, the City of Greenville, State of South Carolina on the southern side of Riverside Drive, being shown and designated as part of Lots Nos. 28 and 29 as shown on a plat recorded in the Greenville County, RMC Office in Plat Book E at Page 153, referenced to said plat being herewith made and having the following metes and bounds:

BEGINNING at a pin on the southern side of Riverside Drive on the front line of Lot 28 at a point 12 feet west of the joint front corner of lots 27 and 28 and running thence along a line through lot 28, S. 22-22 E., 166.6 feet to a pin at the joint rear corner of Lots 27, 28, 41 and 42; thence along the joint line with lots 41 and 40, S. 64-29 W., 89 feet to an iron pin on the common rear line of lots 29 and 40; thence along a line through lot 29, N. 22-22 W., 165 feet, more or less to pin on the southerly side of Riverside Drive, said pin being 47.1 feet east of the joint front corner of Lots 29 and 30; thence along the southerly side of Riverside Drive N. 63-28 E., 89 feet, more or less to the point of beginning.

ALSO: BEGINNING at a point on the southerly side of Riverside Drive which is the northwestern corner of the above described lot, said point being S. 63-28 W., 89 feet more or less, from the corner of the Tipton lot and running thence with the line of the above described lot S. 22-22 E., 165 feet, more or less, to a point in the rear line of Lot 40; thence with the rear line of lot 40, S. 64-27 W., 15 feet; thence along the line through Lot 29, N. 22-22 W., 165 feet, more or less, to a point on the southerly side of Riverside Drive; thence along the southerly side of Riverside Drive, N. 63-28 E., 15 feet to the point of beginning.

THIS being the same property conveyed unto the Mortgagors herein by deed of John J. Martin, Jr., dated October 5, 1983 and recorded on October 10, 1983 in Deed Book // 8 at Page /5/, records of the RMC Office For Greenville County, South Carolina.

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:

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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 (20) days prior to prepayment.

HUD-92175M (1-79)

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