with northwees insured under the ine- to four-family provisions of

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Paul Louis Almeida and Sandra K. Almeida

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Wachovia Mortgage Company

, a corporation , hereinafter North Carolina 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 Forty-Two Thousand Two Hundred Fifty and No/100-----______ Dollars (\$ 42,250.00

%) Thirteen per centum (with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Wachovia Mortgage Company in Winston-Salem, N.C.

or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Sixty-Seven and 37/100------Dollars (\$ 467.37 , 19 83, and on the first day of each month thereafter until the princommencing on the first day of November

cipal 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 October, 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 tract of land situate, lying and being in the State of South Carolina, County of Greenville, containing 1.96 acres, more or less, as shown on plat recorded in Plat Book 10-C at Page 1 in the RMC Office for Greenville County, S.C., and having the following metes and bounds, to-wit:

BEGINNING at a point in the center of Groce Meadow Road, joint corner with property now or formerly owned by Taylor, and running thence S. 71-18 W. 446.4 feet to an iron pin; thence N. 44-07 W. 166 feet to an iron pin; thence N. 45-53 E. 311.3 feet to a point in the center of said road, thence with the center of said road S. 54-38 E. 174.3 feet and S. 54-54 E. 176.3 feet to the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Paul Louis Almeida and Sandra K. Almeida as recorded in Deed Book 1197 at Page 26%, in the RMC Office for Greenville County, S.C., on October 3, 1983.

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 and 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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