

Mortgagee's Address: PO Box 3174, Winston Salem, NC 27102

This instrument was prepared by:

2

NOTICE: This Mortgage Secures
A VARIABLE/ADJUSTABLE INTEREST RATE NOTE

MORTGAGE

THIS MORTGAGE is made this 31st day of May
19 84, between the Mortgagor, Craig K. Utesch
(herein "Borrower"), and the Mortgagee,
Wachovia Mortgage Company, a corporation organized and
existing under the laws of North Carolina, whose address is PO Box 3174
Winston Salem, N. C. 27102 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Four
Hundred & no/100 Dollars, which indebtedness is evidenced by Borrower's
note dated May 31, 1984 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2014
Note is attached hereto as Exhibit A, being
incorporated fully herein for all purposes.

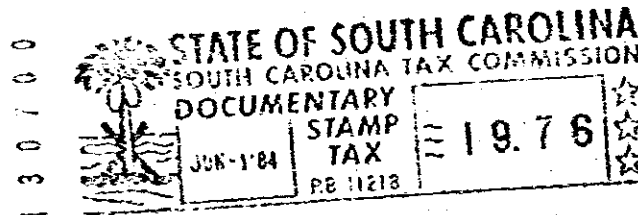
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment
of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the
performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future
advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future
Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the
following described property located in the County of Greenville, State of South
Carolina:

ALL that certain piece, parcel or lot of land, situate, lying and being
in the County of Greenville, State of South Carolina, in the City of
Greenville, situate on the northwestern side of Woodbine Road and being
known and designated as the greater portion of Lot No. 63 of the subdivision
known as Northwood, according to a plat made by Dalton & Neves dated June,
1939 and having, according to said plat, recorded in the RMC Office for
Greenville County in Plat Book "j", pages 102 and 103, the following metes
and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Woodbine Road, which
iron pin is situate 358.5 feet southwest of the northwestern intersection of
Woodbine Road and Hillcrest Drive, joint front corner of Lots Nos. 63 and 64;
thence along the northwestern side of Woodbine Road, N. 47-34 E. 60 feet to
an iron pin on the northwestern side of said road; thence N. 47-04 W. 156
feet to an iron pin in the line of Lot No. 58; thence along the line of Lots
Nos. 58 and 57, S. 37-0 W. 50 feet to an iron pin in the line of Lot No. 57
thence along the line of Lot No. 64, S. 43-03 E. 146.2 feet to an iron pin
on the northwestern side of Woodbine Road, the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of
Robert W. Crawford and Patricia Ann Crawford of even date and to be
recorded herewith.

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which has the address of 17 Woodbine Road Greenville
[Street] [City]
SC 29609 (herein "Property Address");
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements
now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas
rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of
which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by
this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a
leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant
and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title
to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of
exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

