

37 Villa Road, Greenville, SC 29615

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

GREENVILLE COUNTY, S. C.

1520 805

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 15th day of OCTOBER, 19 80,
among Bruce John McCandless and Kathleen May (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Ten Thousand, Two Hundred and No/100 (\$ 10,200.00), the final payment of which is due on November 15, 19 90, together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in Greenville County, South Carolina:

All that piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as part of Lots 236, 404, 403, and all of Lot 237 on plat of Colonia Co., said plat being recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book J at Page 4, and having, according to a more recent plat of the property of Gerald W. Meeks and Valorie B. Meeks, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-G at Page 99, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of North Franklin Road, joint front corner of Lots 236 and 237, and running thence N. 57-02 W. 150 feet to an iron pin; thence through Lot 236 S. 32-58 W. 65 feet to an iron pin; thence N. 57-02 W. 252 feet to an iron pin on a branch; thence with the branch as the line N. 58-49 E. 144.5 feet to an iron pin; thence S. 57-02 E. 339 feet to an iron pin on North Franklin Road, joint front corner of Lots 237 and 238; thence along North Franklin Road S. 32-58 W. 65 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of John Salsbury and Caroline Salsbury dated May 30, 1980 and recorded in the R.M.C. Office for Greenville County, South Carolina, on June 3, 1980 in Deed Volume 1126 at Page 897.

This mortgage is second and junior in lien to that mortgage given to Collateral Investment Company in the original amount of \$23,500.00, recorded in the R.M.C. Office for Greenville County, South Carolina, on July 3, 1974 in Mortgages Book 1315 at Page 479.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.

2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.