Ville Kin Grade 2001 1531 145E 199 STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE MORTGAGE OF REAL PROPERTY January 23rd THIS MORTGAGE made this. among Stephen P. & Regina L. Zellner _ (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 Four Thousand Four Hundred and No/100----- (S 4,400.00), the final payment of which

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:

provided in said Note, the complete provisions whereof are incorporated herein by reference;

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____, together with interest thereon as

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 _ County, South Carolina: Greenville

ALL that piece, parcel or lot of land, situated, lying and being in the State of South Carolina, County of Greenville, on the southeastern side of Maxcy Avenue, being shown and designated as Lot No. 22 on Plat of COCHRAN HEIGHTS, Map 2, recorded in the RMC Office for Greenville County in Plat Book KK at Page 11, and having, according to a more recent survey by Freeland & Associates, dated February 16, 1978, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Maxcy Avenue, joint front corner of Lots Nos. 22 and 23, and running thence along the common line of said lots, S. 36-00 E. 270 feet to an iron pin, joint rear corner of Lots Nos. 22 and 23; thence along the rear line of Lot No. 22, S. 54-00 W. 148.2 feet to an iron pin; thence N. 66-34 W. 43.4 feet to an iron pin in branch; thence N. 19-10 W. 243.5 feet to an iron pin on the southeastern side of Maxcy Avenue; thence along the southeastern side of Maxcy Avenue, N. 54-00 E. 100 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Milton K. West and Patricia B. West as recorded in Deed Book 1/4/ at Page , in the RMC Office for Greenville County, S.C., on January 30

THIS IS A SECOND MORTGAGE

February 15,

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.

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