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MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this _	24th	day of	April	, 19_ <u>81</u>
among Jerry F. and Marsha M.	McKinney	(here	einafter referre	to as Mortgagor) and FIRS
UNION MORTGAGE CORPORAT	ION, a North	Carolina Corporation	on (hereinafter	referred to as Mortgagee):

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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 Six Thousand and no/100ths Dollars (\$ 6,000.00 _____), the final payment of which is due on ______ May 15. _____ 19 ______, 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 situate, lying and being in the State of South Carolina, County of Greenville, on the northeastern side of Willow Springs Drive and known and designated as Lot 15 of a subdivision known as "Pleasant View," plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book HH, Page 52 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Willow Springs Drive at the joint front corner of Lots 14 and 15; thence N 80-52 E 100.1 feet to an iron pin; thence N 5-12 E 134.3 feet to an iron pin; thence S 63-10 W 152.9 feet to an iron pin on the northeastern side of Willow Springs Drive; thence along Willow Springs Drive, S 18-30 E 71 feet to an iron pin; thence continuing S 10-48 E 14 feet to an iron pin, point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Ron L. Cobb dated January 9, 1978 as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1071, Page 639 on January 9, 1978.

THIS mortgage is junior and second in lien to that certain note and mortgage given by Jarrard Ford McKinney as recorded in the RMC Office for Greenville County, South Carolina in Mortgage Book 1420, Page 633, on January 10, 1978

MORTGAGOR herein, Jerry F. McKinney is the same as Jarrard Ford McKinney.

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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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