37 Villa Road, Greenville, SC 29615 200:1540 45E STATE OF SOUTH CAROLINA ) MORTGAGE OF REAL PROPERTY GREENVILLE COUNTY OF \_\_ 1st 168 AM B THIS MORTGAGE made this. among 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 Twenty Thousand and No/100----- (\$ 20,000.00----), the final payment of which \_\_ 19 \_\_\_\_\_, together with interest thereon as is due on \_ 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 certain piece, parcel, or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot NO. 92 of a subdivision known as Hillsborough, Section 1, as shown on a plat thereof being recorded in the R.M.C.Office for Greenville County in Plat Book WWW, at Page 56, and having according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the eastern side of Old Mill Road, joint front corner of Lots 91 and 92, and running thence with the joint line of said lots, N. 77-30 E. 140 feet to an iron pin; thence S. 12-27 E. 110 feet to an iron pin at the joint rear corner of Lots 92 and 93; thence with the joint line of said lots, S. 77-33 W. 140 feet to an iron pin on the eastern side of Old Mill Road; thence with the eastern side of Old Mill Road, N. 12-27 W. 110 feet to the beginning corner. This is the same property conveyed to the mortgagor herein by deed of Ben C. Sanders dated April 26, 1972 and recorded in the R.M.C. Office for Greenville County, South Carolina, on April 27, 1972 in Deed Volume 942 at Page 86. This mortgage is second and junior in lien to that mortgage given in favor of First Federal Savings and Loan Association in the original amount of \$25,000.00, recorded in the R.M.C. Office for Greenville County in Mortgage Book 1216 at Page 464, dated December 14, 1971. 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;  $\boldsymbol{\omega}$ 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. 716 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.

FUNC 120 SC REV 10:79