

STATE OF SOUTH CAROLINA )  
COUNTY OF OONEE )

FIRST UNION  
CHARLOTTE, NC 28288

BOOK 1554 PAGE 574

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 10<sup>th</sup> day of October, 19 81,  
among Benjamin K. Chreitzberg, Jr. and Betty E. Chreitzberg (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 --Fourteen Thousand, Eight Hundred and No/100(\$ 14,800.00-----), the final payment of which is due on October 15 19 91, together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

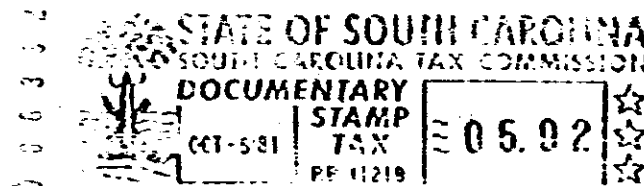
AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

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 Oconee County, South Carolina:

ALL that certain piece, parcel or lot of land, lying and being situate in the State of South Carolina, County of Oconee, in the City of Seneca, and being shown and designated as all of Lot #72 and the northern one-half of Lot #73 of ADAMS HOLLYDALE Subdivision as shown and more fully described on a plat thereof by William H. Bond, RLS, dated July 28, 1974, and recorded in Plat Book P-39 at Page 28, records of Oconee County, South Carolina.

THIS is the same property conveyed to the mortgagors herein by deed of S. E. Lowry, E. H. Lowry and T. R. Evatt, as Executors for the Estate of Ploma M. Adams, recorded in the Office of the Clerk of Court for Oconee County, S. C. in Deed Book 12-A at Page 242 on August 8, 1974.

THIS mortgage is second and junior in lien to that mortgage given in favor of Oconee Savings & Loan Association in the original amount of \$62,200.00 which mortgage was recorded in the Office of the Clerk of Court for Oconee County, S. C. in Mortgages Book 9-U at Page 14 on January 27, 1975.



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.