

1577-654

THIS MORTGAGE made this 12th day of August, 19 82,
among Joel F. Lanford and Rebecca M. Lanford (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 and No/100 (\$ 10,000.00), the final payment of which
is due on September 1, 19 92, 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 certain piece, parcel or lot of land with all improvements
thereon situate, lying and being in the above County and State and
being shown and designated as lot 48 of Verdin Estates on a plat
prepared by C. O. Riddle dated September 21, 1972 and recorded in
the R.M.C. Office for Greenville County in Plat Book 4R at Pages
34 and 35, reference being had to said plat for a more complete
metes and bounds description.

The above described property is the same acquired by the mortgagors
by deed from M. L. Lanford, Jr. dated May 31, 1978 and recorded in
the R.M.C. Office for Greenville County on May 31, 1978 in Deed
Book 1080 at Page 120.

This is a second mortgage and is junior in priority to that certain
mortgage held by American Federal Savings & Loan Association dated
May 17, 1976 and recorded in the R.M.C. Office for Greenville County
on May 17, 1976 in REM Book 1367 at Page 742 in an original amount
of \$31,200.00.

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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 Mortgagee
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 Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the
manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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 mort-
gagee 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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