

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE

THIS MORTGAGE made this 31st day of August, 19 84,  
among Carol N. Young (formerly known as Carol N. Young Erskine)  
UNION MORTGAGE CORPORATION, a North Carolina corporation (hereinafter referred to as Mortgagee):

WITNESSETH THAT, WHEREAS, Mortgagee is indebted to Mortgagee for money loaned for which Mortgagee has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Twenty-Two Thousand Dollars (\$ 22,000.00), with interest thereon, providing for monthly installments of principal and interest beginning on the 1st day of October, 19 84 and continuing on the 1st day of each month thereafter until the principal and interest are fully paid:

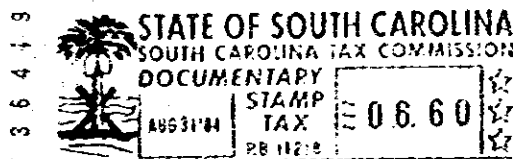
AND WHEREAS, to induce the making of said loan, Mortgagee has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagee, the receipt of which is hereby acknowledged, Mortgagee 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 the improvements thereon, lying on the northwesterly side of Prentiss Avenue and being known and designated as Lot 14, Block G, according to a plat of "Property of O. P. Mills" as recorded at Plat Book F, at page 171, in the RMC Office for Greenville County, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwesterly side of Prentiss Avenue, said iron pin being the joint front corner of Lots 12 and 14, and running thence with the common line of said lots N 44-33 W 180 feet to an iron pin, the joint rear corner of said lots; turning and running thence with the southerly side of a 16-foot alley S 45-27 W 62 feet to an iron pin, the joint rear corner of Lots 14 and 16; turning and running thence with the common line of said Lots 14 and 16 S 44-33 E 180 feet to an iron pin, the joint front corner of said lots; turning and running thence with the northwesterly side of Prentiss Avenue N 45-27 E 62 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagee herein by deed of Terry L. Irish and Phillip J. Fleming, dated August 27, 1974, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1005 at Page 780, on August 28, 1974.



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 heater (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 Mortgagee covenants with Mortgagee, its successors and assigns, that Mortgagee 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. Mortgagee shall make timely payments of principal and interest on the above-mentioned Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.

2. TAXES. Mortgagee will pay all taxes, assessments, water and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagee with interest at the then prevailing note rate upon demand.