THIS MORTGAGE made this 27th day of November 19 84 among Robe PONE Sims and Evarolyn K. Sims (hereinafter referred to as Mortgagor) and FIRST

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

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 Forty-Four Thousand and no/100 44,000,00 ), with interest thereon, providing for monthly installments of principal and interest \_\_\_, 19<u>85</u>and \_\_\_\_\_day of \_\_\_\_\_January lst beginning on the \_ \_\_\_day of each month thereafter until the principal and interest are fully paid; continuing on the\_

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 loand 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 ALL that restain piece, parcel or located in Greenville thereon, situate, lying and being on the Northeastern side of Vista

Drive near the City of Greenville, in the County of Greenville, State of South Carolina being known and designated as Lot No. 19, Section 2, Pinehurst Subdivision, as shown on plat dated April 1960, prepared by J. Mac Richardson, recorded in the RMC Office for Greenville County, South Carolina in Plat Book MM, Page 153, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Vista Drive at the joint front corner of Lots Nos. 18 and 19, and running thence with line of Lot No. 18 N. 36-30 E. 157.4 feet to an iron pin; thence S. 53-30 E. 90 feet to an iron pin at the joint rear corner of Lots Nos. 19 and 20; thence with the line of Lot No. 20 S. 36-30 W. 175 feet to an iron pin on the Northern side of Vista Drive N. 53-30 W. 74 feet to an iron pin; thence with the curve of Vista Drive, the chord of which is N. 6-47 W. 23.4 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Everette C. Rampey and Sarah B. Rampey, dated August 2, 1966, recorded in the RMC Office for Greenville County, S. C. on August 4, 1966 in Deed Book 803 at page 347.

This mortgage is junior in lien to that mortgage given in favor of General Mortgage Company (now Cameron Brown Company) in the original amount of \$18,250.00 which mortgage was recorded in the RMC Office for Greenville County, S. C. on July 13, 1962 in Mortgage Book 895 at page 399.

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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, improvments, 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 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 all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described tien 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. Mortgagor 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 Mortgagor with interest at the then prevailing note rate upon demand.

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