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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Howard C. Moore and Ann F. Moore

(hereinafter referred to as Mortgagor) is well and truly indebted unso Sharonview Federal Credit Union, P. O. Box 32414, Charlotte, N. C. 28232,

according to the terms and provisions of the note of even date herewith which this mortgage secures,

with interest thereon from date at the rate of 11.50% per centum per annum, to be paid: monthly

WHEREAS, the Morigagor may hereafter become indebted to the said Morigagee for such further sums as may be advanced to or for the Morigagor's account for taxes, insurance premiums, public assassments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesald debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

ALL that certain piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 18-D Lewis Village of Lewis Village Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated March 19, 1979, and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1098, at Pages 792 through 875, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 6V, at Pages 55 through 57.

This is the same property conveyed to Howard C. Moore and Ann F. Moore by U. S. Shelter Corporation by deed dated July 3rd, 1984, and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book /2/6, at Page 384.

If all or any part of the property or an interest therein is sold or transferred by borrowers without lender's prior written consent, excluding: (a) The creation of a lien or encumbrance subordinate to this mortgage; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) The grant of any leasehold interest of three (3) years or less not containing an option to purchase, lender may, at lender's option, declare all the sums secured by the mortgage to be immediately due and payable.

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and Is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the reflecting from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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