

STATE OF SOUTH CAROLINA ) Mortgagee's address:  
COUNTY OF Greenville ) 37 Villa Rd. 200.1505 695  
Suite 400, Piedmont East  
Greenville, S. C. 29615 MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 16th day of June, 1980, among Lin & Cecile Chen (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 Nine Thousand and Five Hundred & No/100 (\$ 9,500.00), the final payment of which is due on July 15th, 1990, 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, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 14 of a subdivision known as Mountainbrooke, as shown on plat revised September 11, 1974, by Piedmont Engineers & Architects and recorded in the RMC Office for Greenville County in Plat Book 4-X at Page 84 and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Eagle Ridge Lane at the joint front corner of Lots No. 14 and 15 and running thence with the joint line of said lots N. 49-09-19 E. 168.54 feet to an iron pin in the line of Lot No. 25; thence with the rear line of Lot No. 25 and 26 S. 35-02-20 E. 88.5 feet to an iron pin at the joint rear corner of Lots No. 13 and 14; thence with the joint line of said lots S. 48-46-17 W. 172.86 feet to an iron pin on the northeastern side of Eagle Ridge Lane; joint front corner of Lots No. 13 and 14; thence with the northeast side of Eagle Ridge Lane N. 34-04 W. 24.43 feet to an iron pin; thence continuing N. 31-45 W. 65.77 feet to the point of beginning.

THIS being the same property conveyed to the Mortgagors herein by deed of Larry Ray Dollman and Kay S. Dollman, dated June 16, 1980 and recorded June 16, 1980 in the RMC Office for Greenville County, S. C. in Deed Book 1127 at Page 524.

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 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 shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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