

Piedmont East  
V. 7/10 R. S.  
S. W. 1/4

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

FILED  
S. C.

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MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this DOWN 30th day of June, 19 80,  
among Dennis M. and Roberta A. Smoot (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 Seventeen Thousand Four Hundred and no (\$ 17,400.00---), the final payment of which is due on July 15 19 90, 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 piece, parcel or lot of land, with improvements thereon, situate, lying and being in Butler Township, near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 72 and the northern one-half of Lot No. 73 of a subdivision known as McSwain Gardens, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book GG at page 75, and having, according to said plat, the following metes and bounds to-wit:

BEGINNING at a point on the eastern side of Shannon Drive, said point being 50 feet North of the joint front corner of Lots 73 and 74 and running thence N. 66-29 E., 157 feet to a point, said point being 50 feet North of the joint rear corner of Lots 73 and 74; thence N. 22-00 W., 50 feet to a point at the joint rear corner of Lots 72 and 73; thence N. 22-00 W., 229.2 feet to a point at the rear corner of Lot No. 80; thence with the joint line of Lots 72 and 81, N. 85-30 W., approximately 15 feet to a point in a branch, the joint rear corner of Lots 72 and 81; thence with said branch as a line approximately S. 16-47 W., 116.5 feet to a point; thence S. 34-27 W., 88.9 feet to a point; thence with the eastern side of Shannon Drive S. 23-31 E., 101 feet, thence S. 23-31 E., 50 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors by deed of Mozelle E. Mullinax dated November 15, 1977 and recorded in Deed Book 1068 at page 531.

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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