

FILED
DEC 8 3:25 PM '81
DONNIE LANGERSLEY
N.C.

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 7th day of December, 1981, among ANN A. KNAPP (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 Fifteen Thousand and No/100 (\$ 15,000.00), the final payment of which is due on December 15, 19 91, 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 all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 77 of a subdivision known as Wellington Green, Section 2, as shown on plat thereof being recorded in the R.M.C. Office for Greenville County in Plat Book YY at Page 117, said lot having such metes and bounds as shown thereon.

This is the identical property conveyed to Robert W. Knapp and Ann A. Knapp by deed of Edwin N. Hinckley and Suzanne N. Hinckley dated September 29, 1972, recorded October 3, 1972, in the R.M.C. Office for Greenville County in Deed Book 956 at Page 657. The said Robert W. Knapp died testate on or about the 2nd day of July, 1979, leaving as his devisee his wife, Ann Adler Knapp, as set forth in the Office of the Probate Court in Apartment 1568, File No. 3.

This is a second mortgage and is junior in lien to that mortgage executed to Fidelity Federal Savings and Loan Association (now known as American Federal Savings and Loan Association) recorded in the R.M.C. Office for Greenville County in Mortgage Book 1251 at Page 579 in the original sum of \$29,200.00, and having a present balance of \$25,743.81.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP
FEB 20 1981

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 and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's note according to its terms, which are incorporated herein by reference.
2. TAXES. Mortgagor will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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