

Charlotte, NC 28288

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

BOOK 1562 PAGE 477

MORTGAGE OF REAL PROPERTY

S.C.
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THIS MORTGAGE made this 29th day of January, 19 82,
among Timothy J. Cotter and Mary E. Cotter (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 February 15, 19 92, 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 situate, lying and being in
Greenville County, South Carolina on the southwestern side of
Knollwood Drive, and being known and designated as Lot No. 2 on a
plat of "property of Donald E. Baltz" recorded in the RMC Office for
Greenville County, South Carolina, in Plat Book 4N at Page 59, and
having according to said plat, the following metes and bounds:

BEGINNING at a point on the southwestern edge of Knollwood Drive, at
the joint front corner of Lots 2 and 3, and running thence along a
line of Lot 3, S. 25-20 W. 198.2 feet to a point; thence along a line
of Wilkins Norwood property N. 65-55 W. 134.2 feet to a point; thence
along a line of Lot 1, N. 25-20 E. 199.7 feet to a point on the south-
western edge of Knollwood Drive; thence along the southwestern edge of
Knollwood Drive S. 64-40 E. 109.2 feet to a point; thence continuing
along the southwestern edge of Knollwood Drive S. 62-24 E. 25 feet to
the beginning corner. This being the same property conveyed to the
Mortgagors herein by deed of William T. and Gail R. McCuen October 4,
1978, recorded October 4, 1978 in Deed Volume 1089 at page 229 in the
RMC Office for Greenville County, S.C.

This mortgage is second and junior in lien to that mortgage given to
First Federal Savings & Loan recorded October 4, 1978 in Mortgage Book
1446 at page 233 in the original amount of \$37,316.13.

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 other Note obligations of mortgagor which are secured by Liens which have priority over the Note
obligation herewith secured 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 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 mort-
gagee 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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