MORTGAGE OF REAL PROPERTY

COUNTY OF Greenville 1_{CR} = , File ED 20. S. C. day of March 19 82, (hereinafter referred to as Mortgagor) and FIRST THIS MORTGAGE made this. among Cecil E. & Peggy I. Branlett UNION MORTGAGE CORPORATION, a North Caroling 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 Thirteen Thousand Seven Hundred & No/100--- (\$ 13,700.00 ____), the final payment of which _ 19 ______, together with interest thereon as March 15. 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: known as Lot No. 11.

Section V, on plat of Richmond Hills recorded inthe RMC Office for Greenville County in Plat Book WWW, page 38, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Konnorock Circle at the corner of Lot No. 12, and running thence N. 62-24 W. 150 feet to an iron pin; thence S. 27-36 W. 100 feet to an iron pin; thence S. 62-24 E. 150 feet to an iron pin on said Circle; thence with said Circle N. 27-36 E. 100 feet to the point of beginning and being the same conveyed to me in Deed book 884, Page 176.

THIS property is subject to restrictive covenants in Deed Book 855, page 47, and all other easements, rights-of-way, or other covenants which may appear by examination of the premises or the public record.

THIS being the same property conveyed to the mortgagors herein by deed of Carl Robert Eichols, et. al., dated 2-24-82 and recorded in Deed book 1163 , Page 233 .

THE Mortgagor herein does hereby covenant and represent unto the said Mortgagee, its successors and assigns, that they are fully seized in fee of the property above-described, and that the property is free from all encumbrances except a mortgage to Poinsett Federal Savings and Loan Association recorded Macch 2 1982 , in the RMC Office for Greenville County in Mortgage Book 1564, Page 899

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:

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- 1. NOTE PAYMENTS. Mortgator 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 mortgager 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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