

THIS MORTGAGE made this 2nd November, 1982, among Jerry N. Riggins (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 Eighteen Thousand Eight Hundred and no/100--- Dollars (\$ 18,800.00 ), with interest thereon, providing for monthly installments of principal and interest beginning on the 15th day of December, 19 82, and continuing on the 15th day of each month thereafter until the principal and interest are fully paid;

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 tract of land in Highland Township, County of Greenville, State of South Carolina, as shown by plat of property made for E.E. Odom Estate by Terry T. Dill, Surveyor, dated Sept. 7, 1967, containing 5.86 acres, more or less, and having the following metes and bounds, to-wit: (Plat recorded Sept. 20, 1967)

BEGINNING at a nail in center of Camp Creek Road, corner of Ralph Campbell property (iron pin set off on South bank of road) and running thence S. 37-00 W., 296 feet to iron pin; thence still with Campbell, S. 3-45 W., 361 feet to branch, Jenkins line; with branch, the branch line, S. 78-33 W., 200 feet, N. 83-52 W., 150 feet, S. 88-50 W., 110 feet, thence N. 74-17 W., 93 feet to Minnie T. Bomar line; thence N. 9-05 E., 390 feet to iron pin; thence S. 83-10 E., 87.5 feet to a stone and iron pin; thence S. 85-45 E., 284.0 feet along Bomar line to iron pin; thence N. 37-00 E., 338.3 feet along Bomar and Alvin H. Dill to center of said road; thence S. 44-27 E., 151 feet along road to beginning corner.

This being the same property conveyed to Mortgagor by deed of Moaitt W. Belcher recorded in the RMC Office for Greenville County in Deed Book 920 at page 235 on July 14, 1971, and also by deed of Judy M. Riggins dated Nov. 8, 1982, to be recorded herewith.

Mortgagee's Address: 37 Villa Road, Suite 400  
Piedmont East Building  
Greenville, S.C. 29615

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 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 hereinbefore, 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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