Mortgagee's address: First Union Mortgage Corp., Piedmont East (Suite 109), Greenville, S.C. 29615

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

THIS MORTGAGE made this

23rd

Corp., Piedmont East (Suite 109), Greenville, S.C. 29615

MORTGAGE OF REAL PROPERTY

County of Greenville

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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 _______ County, South Carolina:

ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, on the western side of North Main Street, and being known and designated as Lot No. 16, Block "F" of Highland Terrace according to plat of same, recorded in the RMC Office for Greenville County in Plat Book "D" at Page 238, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of North Hain Street, which point is the joint eastern corner of Lots No. 15 and 16, and is 77.5 feet south of the southwestern intersection of North Hain Street with West Montclair Avenue (formerly Fairview Avenue) and running thence with North Hain Street N. 14-47 E. 77.5 feet to an iron pin, at the southwestern intersection of North Hain Street with West Montclair Avenue; running thence along West Kontclair Avenue N. 66-30 W. 190 feet to an iron pin, joint northern corner of Lots No. 14 and 16; and running thence along rear line of Lot No. 16, S. 14-47 W. 77.5 feet to an iron pin, joint western corner of Lots Nos. 15 and 16; thence along dividing line of Lots No. 15 and 16, S. 66-30 E. 190 feet to the beginning corner; this being the same property conveyed to Bennie V. Crider, Jr. by deed of Dr. A. J. Goforth, Jr. and Mrs. A. J. Goforth, Jr. (also known as Eula Sullivan Goforth), dated June 30, 1976 and recorded July 1, 1976 in the RMC Office for Greenville County in Deed Vol. 1038 at Page 934.

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, units 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; obthat 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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