First Union Mortgage Corp., 37 Villa Rd., Piedmont East, Suite 400, Greenville, SC v: 1411 m (01) STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE) MORTGAGE OF REAL PROPERTY ... 17 M 179 day of y August 19 79 30th: THIS MORTGAGE made this ____ Barbara T. Janes 1995 (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 Twenty Thousand and No/100----- (\$20,000,00), the final payment of which is due on <u>September 15</u> 1989 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 buildings and improvements thereon, situate, lying and being on the southern side of Roberta Drive being known and Designated as Lot No. 52 and the eastern 25 feet of Lot No. 53 as shown on a plat entitled Plat No. 3, Cherokee Forest made by J. Mack Richardson dated January, 1959, recorded in the RMC Office for Greenville County, South Carolina in Plat Book QQ, at pages 36 and 27 and having according to a more recent survey thereof made by H. C. Clarkson, Jr., dated August 18, 1966, the following metes and bounds, to-wit: BEGINNING at an iron pin on the southern side of Roberta Drive at the joint front

BEGINNING at an iron pin on the southern side of Roberta Drive at the joint front corner of Lots Nos. 51 and 52 and running thence along the common line of said lots, S. 15-58 W., 216.2 feet to an iron pin; thence N. 73-45 W., 125 feet to an iron pin; thence a new line through Lot No. 53, N. 15-58 E., 215.3 feet to an iron pin on the southern side of Roberta Drive; thence along the southern side of Roberta Drive, S. 74-02 E., 125 feet to an iron pin and point of beginning.

The above property is the same property conveyed to Mortgagors by deed of Bob Richard Janes recorded March 14, 1978 in Deed Book 1075, at page 260, and by deed of Jack R. Branning and Francis M. Branning recorded August 22, 1966 in Deed Book 804, at page 385.

Together with all and singular the rights, members, including 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 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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