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MORTGAGE OF REAL PROPERTY

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DONNIE STORY BRSLEY December THIS MORTGAGE made this among James A. Hickey and Inez B. Hickey R.M.C. \_\_\_ (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 Four Thousand and No/100----- (\$ 4,000.00----), the final payment of which \_\_ 19 \_\_\_\_\_, together with interest thereon as January 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 \_ County, South Carolina: Greenville

All that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 86 of Sunny Slopes Subdivision, Section One, according to a plat prepared of said property by C. O. Riddle, Surveyor, February 8, 1971, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4R, at Page 3, and according to said plat having the following metes and distances, to-wit:

BEGINNING at a point on the edge of Fernleaf Drive, joint front corner of Lots 85 and 86 and running with the common line of said lots, S. 36-42 E. 150 feet to a point; thence S. 53-18 W. 80 feet to a point; thence N. 36-42 W. 150 feet to a point on the edge of Fernleaf Drive; thence running with said drive, N. 53-18 E. 80 feet to a point on the edge of Fernleaf Drive, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of LeRoy M. Dierikx and Maudie B. Dierikx recorded in the R.M.C. Office for Greenville County, South Carolina on March 17, 1976 in Deed Volume 1033 at Page 179.

This mortgage is second and junior in lien to that mortgage given to Farmers Home in the original amount of \$22,100 and recorded in the R.M.C. Office for Greenville County on August 28, 1975 in Mortgages Book 1347 at Page 252.

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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 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.