Charlotte, NC 28288

STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE) MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 14th day of 1uly , 19 82, among Robert C. Sims and Carolyn K. Sims (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 Nineteen Thousand, Nine Hundred and No/100 (\$ 19,900 00----), the final payment of which is due on August 1 19 92, 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 lot of land with the buildings and improvements thereon, situate on the Northeast side of Vista Drive near the City of Greenville, in Greenville County, S. C. being shown as Lot 19 on Plat of Section 2 of Pinehurst made by J. Mac Richardson, Surveyor, April 1960, recorded in the RMC Office for Greenville County, S. C. in Plat Book MM at Page 153, said lot fronting 97.4 feet along the Northeast side of Vista Drive, running back to a depth of 175 feet on the Southeast side to a depth of 157.4 feet along the Northwest side and being 90 feet across the rear.

THIS is the same property conveyed to the mortgagors herein by deed of Everette C. Rampey and Sarah B. Rampey, dated August 2, 1966, recorded in the RMC Office for Greenville County, S. C. on August 4, 1966 in Deed Book 803 at Page 347.

THIS mortgage is second and junior in lien to that mortgage given in favor of General Mortgage Company (now Cameron Brown Company) in the original amount of \$18,250.00 which mortgage was recorded in the RMC Office for Greenville County, S. C., on July 13, 1962 in Mortgage Book 895 at Page 399.

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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:

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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 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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