260×1603 FASE680 STATE OF SOUTH CAROLINA MORTGAGE OF REAL PROPERTY GREENVILLE COUNTY OF... THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE \_\_\_\_day of \_\_April THIS MORTGAGE made this 20th \_ (hereinafter referred to as Mortgagor) and FIRST among Steve Freeman and Joanne Freeman 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 Right Thousand \_\_\_), with interest thereon, providing for monthly installments of principal and interest \_day of\_\_May\_\_\_ 25th beginning on the . \_day of each month thereafter until the principal and interest are fully paid; continuing on the\_ 25th 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 Greenville County. South Carolina: ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being at the southwesterly corner of the intersection of Patton Drive and Meadors Avenue, in the City of Greenville, S. C. and being known and designated as Lot No. 37 as shown on plat of Augusta Acres as recorded in the RMC Office for Greenville County, S. C. in Plat Book S, Page 201, and having metes and bounds as shown thereon. This being the same property acquired by the Mortgagors by deed of William J. Cooley, Jr. and Diane H. Cooley dated August 8, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1130 at Page 763 on August 8, 1980. This is a second mortgage.

MORTGAGEE'S MAILING ADDRESS: Piedmont East, Suite 400 37 Villa Road Greenville, S. C. 29615

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging for in anywise incident or appertaining. Including buy not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single funits 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 heater (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 of 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 all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) 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 and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.