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MORTGAGE OF REAL PROPERT FIRST UNION MORTGAGE CORPORATION, CHARLOTTE, N. C. 28288 STATE OF SOUTH CAROLINA) COHNTY OF Elenville 80 mg 970 Act 26 mil 17 AN 18 THIS MONTGAGE made this -October amblig Stanley Phillin Skelton and Jo Lynn Skelton thereinafter 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 Ten Thousand and No/100---- (\$ 10,000.00 ___), the final payment of which together with interest thereon as November 1 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 DOCUMENTARY 28693 OCTOCES STAMP PAID AND FULLY SATISFIED Together with all and singular the rights, nembers, hereditaments and appurtenances to said premises belonging or in anywise incident or appertuling. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hergalter 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 a doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of

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:

said real estate whether physically attached thereto or not).

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.

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

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.

PUNC 120 SC REV 2/81

