

37 Villa Rd., Suite 400, Greenville, SC 29615

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STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

REC'D S.C.
APR 13 4 44 PM '81
SHERIFF'S OFFICE

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 2nd day of April, 19 81,
among James G. Bell & Betty K. Bell (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
Twelve Thousand and No/100----- (\$ 12,000.00), the final payment of which
is due on April 15 19 91, 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 improvements thereon,
situate, lying and being in the State of South Carolina, County of
Greenville, Town of Fountain Inn, being known and designated as Lot No.
20 on Garrett Street in Woodfield Subdivision, in accordance with plat
recorded in the R.M.C. Office for Greenville County in Plat Book FF,
Page 52 and having according to said plat the following metes and bounds,
to-wit:

BEGINNING at an iron pin on the easterly side of Garrett Street, at the
joint front corner of Lots 19 and 20, and running thence with the common
line of said lots S. 80-30 E. 198 feet to an iron pin; thence N. 8-30 E.
100 feet to an iron pin; thence N. 80-30 W. 197 feet to an iron pin on the
easterly side of Garrett Street; thence with said street, S. 9-00 W.
100 feet to the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of
Charles F. and Shirley K. Kennett January 27, 1971, recorded February 1,
1971 in Deed Volume 907 at page 566. This mortgage is second and junior
to that Mortgage given to Cameron Brown Company in the original amount of
\$14,050.00 recorded June 19, 1968 in Mortgage Book 1095 at page 435.

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:

- 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.
- 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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SHERIFF'S OFFICE

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