

STATE OF SOUTH CAROLINA)
 COUNTY OF Greenville)

1573 108
 MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 14th day of June, 19 82,
 among Joe E. Epps and Valeria J. Epps (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
 is due on July 1, 19 92, together with interest thereon as
 provided in said Note, the complete provisions whereof are incorporated herein by reference;

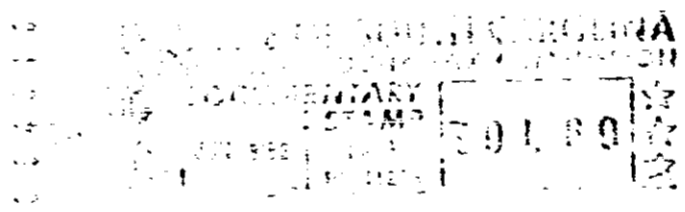
AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest
 thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the
 Note and this Mortgage by the conveyance of the premises hereinafter described:

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 certain piece, parcel or lot of land, with all improvements
 thereon or hereafter constructed thereon, situate, lying and being in
 the State of South Carolina, County of Greenville, on the south side
 of Ardmore Drive, near the City of Greenville, and being Lot 142 of
 Colonial Hills, Section 3, according to survey and plat by Piedmont
 Engineers & Architects, dated May 7, 1965, recorded in Plat Book BBB,
 Page 91, in the RMC Office for Greenville County, and having according
 to said plat, such metes and bounds as shown thereon.

DERIVATION: This being the same property conveyed to Mortgagor by deed
 of Mortgagee as recorded in the RMC Office for Greenville County, South
 Carolina, in Deed Book 1168, Page 845, on June 18, 1982.

This mortgage is junior and second in lien to the mortgage given to
 First Federal Savings & Loan Association as recorded in Mortgage Book
 1487, Page 367, on November 6, 1979.



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 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 mort-
 gagee 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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