

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

GR... S.C.
DEC 21 3 00 PM '82
JONN... TENKERSLEY
R.M.C.

BOOK 1590 PAGE 321
MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 20th day of December, 19 82,
among RICHARD R. STEC and CAROL ANN STEC (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
TWENTY-TWO THOUSAND TWO HUNDRED AND no/100- Dollars (\$22,200.00), with interest thereon,
providing for monthly installments of principal and interest beginning on the 25th day of
January, 19 83, and continuing on the 25th day of each month thereafter until the
principal and interest are fully paid;

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:

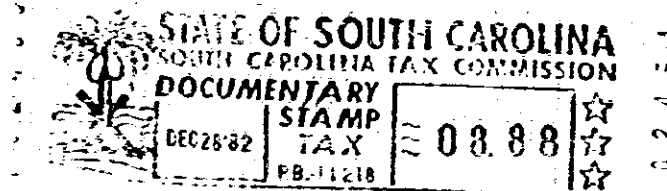
NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in
hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys,
assigns and releases to Mortgagee, its successors and assigns, the following described premises located in
GREENVILLE County, South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the
County of Greenville, State of South Carolina, and being known and
designated as Lot No. 20 of Drexel Terrace Subdivision according to a
plat prepared of said property by Piedmont Engineering Service,
April 1, 1961, and which said plat is recorded in the R.M.C. Office for
Greenville County, South Carolina, in Plat Book QQ at Page 177 and to
which said plat reference is craved for a more complete description
thereof.

This being the same property conveyed to Mortgagors herein by deed of
William H. Baggs dated November 21, 1975 and recorded in the R.M.C.
Office for Greenville County, South Carolina on November 21, 1975 in
Deed Book 1027 at Page 604.

The within property is conveyed subject to all easements, rights-of-way,
protective covenants and zoning ordinances.

This mortgage being second and junior in lien to that certain mortgage
given by Mortgagors herein to Carolina Federal Savings and Loan Association
of Greenville dated November 21, 1975 and recorded in the R.M.C. Office for
Greenville County, South Carolina on November 21, 1975 in Mortgage Book
1354 at Page 210.



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 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 hereinbefore, 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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