

37 Villa Rd., Greenville, SC
STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

FILED
GREENVILLE CO. S. C.

VOL 1439 PAGE 906

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 2nd MAR 15 10 12 AM '79 day of March, 19 79,
among Rex E. Kerstetter & Elizabeth Kerstetter (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
Nine Thousand, Six Hundred and No/100----- (\$ 9,600.00), the final payment of which
is due on March 15 19 89, 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 in the County of Greenville, Paris Mountain Town-
ship, State of South Carolina situate, lying and being on the northwestern side of
Zelma Drive and being known and designated as Lot No. 25 of Oakland Terrace Subdivision,
plat of said subdivision being recorded in the RMC Office for Greenville County in Plat
Book BB at Pg. 196, and having, according to a more recent survey by H. C. Clarkson, Jr.
dated August 31, 1964, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Zelma Drive, joint front corner of
Lots Nos. 25 and 26 said pin being 560.5 feet east of the intersection of Zelma Drive
and Engle Drive and running thence along the common line of said lots, N. 48-25 W. 175
feet, more or less, to an iron pin, joint rear corner of said lots; thence across the
rear line of Lot No. 25, N. 41-25 E. 100 feet to an iron pin, joint rear corner of Lots
Nos. 24 and 25; thence with the common line of said lots, S. 48-35 E. 175 feet, more or
less, to an iron pin on the northwestern side of Zelma Drive; thence with said Drive,
S. 41-25 W. 100 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Keith H.
Buchanan and Vivian W. Buchanan, dated June 18, 1968, recorded in the RMC Office for
Greenville County, S.C. on July 8, 1968 in Deed Book 848 at Page 62.

THIS mortgage is second and junior in lien to that mortgage given Cameron-Brown Company
in the original amount of \$18,100.00, which mortgage was recorded in the RMC Office for
Greenville County, S.C. on September 2, 1964 in Mortgage Book 970 at Page 433.

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 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.

2. 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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