

First Union Mortgage Corporation
Charlotte, North Carolina 28288
STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

GREENVILLE CO. S.C.

JAN 26 12 24 PM '80

BOOK 1494 PAGE 187

DONN S. BANKERSLEY MORTGAGE OF REAL PROPERTY
R.M.C.

THIS MORTGAGE made this 24th day of January, 19 80,
among Jerry G. & Patricia M. Richardson (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
TEN THOUSAND (\$ 10,000.00), the final payment of which
is due on February 15 19 90, 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, situate, lying and being
at the easterly intersection of Stone Ridge Road and Middle Brook Road,
Greenville County, South Carolina, being shown and designated as Lot 237
on a Plat entitled "Map No. 4, Section One, SUGAR CREEK", recorded in
the RMC Office for Greenville County in Plat Book 5-D, at Page 37, and
having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the southeasterly side of Middle Brook Road,
joint front corner of Lots 237 and 238, and running thence with the
common line of said Lots, S 31-37-33 E, 152.54 feet to an iron pin;
thence S 56-21-59 W, 140 feet to an iron pin on the northeasterly side
of Stone Ridge Road; thence with the northeasterly side of Stone Ridge
Road, N 30-54-06 W, 64.7 feet to an iron pin; thence continuing with
said Road, N 29-55-00 W, 57.64 feet to the easterly intersection of
Stone Ridge Road and Middle Brook Road; thence with said intersection,
N 10-36-14 E, 38.48 feet to an iron pin on the southeasterly side of
Middle Brook Road; thence with said Road, N 54-58-21 E, 111.71 feet to
an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of
J. Coy Clayton, Jr. and Clara Z. Clayton, dated January 24, 1980, to
be recorded simultaneously herewith.

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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