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MORTGAGE OF REAL PROPERTY

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day of <u>September</u>, 19

among Alvis G. Dillard, Jr. (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

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 lot of land with the buildings and improvements thereon situate on the south side of Seminole Drive and the west side of Sellwood Circle near the Town of Simpsonville, Austin Township, Greenville County, South Carolina being shown as Lot 4, on plat of Section I of Westwood Subdivision recorded in the RMC Office for Greenville, S.C. in Plat Book 4-F, Page 21 and having, according to said plat, the following metes and bounds, to-wit:

Neginning at an iron pin on the south side of Seminole Drive at the joint corner of Lots 3 and 4 and runs thence along the line of Lot 3 S. 0-21 W. 157.1 feet to an iron pin; thence N. 89-16 E. 127 feet to an iron pin on the west side of Sellwood Circle; thence along Sellwood Circle N. 0-21 E. 122.1 feet to an iron pin at the intersection of Seminole Drive and Sellwood Circle; thence with the intersection of said drive and circle N. 44-48 W. 35.3 feet to an iron pin on the south side of Seminole Drive; thence along Seminole Drive N. 89-56 W. 29.45 feet to an iron pin; thence continuing along Seminole Drive N. 83-17 W. 72.9 feet to the beginning corner.

This being the same property conveyed to the Mortgagors herein by deed of Kenneth G. Heise, Jr. and Sharon L. Heise recorded August 19, 1974 in Deed Book' 1005 at page 153. This Mortgage is second and junior in lien to that Mortgage in favor of Farmers Home Administration recorded July 9, 1971 in the original amount of \$16,500.00, recorded in Mortgage Book 1198 at page 193.

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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