BOOK 1536 PAGE 168

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this23rd	day of	March	, 19 <u>81</u>
among <u>Ajaykumar A and Bharati A. Meh</u> UNION MORTGAGE CORPORATION, a North (<u>ıta</u> (her	einafter referred to a	s Mortgagor) and FIRST
WITNESSETH THAT, WHEREAS, Mortgag Mortgagor has executed and delivered to Mort Eight Thousand and no/100ths	gagee a Note of	even date herewith	in the principal sum of

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:

provided in said Note, the complete provisions whereof are incorporated herein by reference;

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 _ County, South Carolina: Croonvillo

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, being known and designated as Lot 78, as shown on a plat of the subdivision of Westminster Village, Section II, recorded in the Office of the RMC for Greenville County, South Carolina in Plat Book 5-P, Page 93, reference to said plat being made for a metes and bounds description thereof.

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 ///55 Page //4 on March 26, 1981.

THIS Mortgage is junior and second in lien to that certain note and mortgage given to NCNB Mortgage Corporation as recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1459, Page 511, on March 12, 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).

E 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.
- 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.

923

5

EUMC 120 SC 12-76

