

THIS MORTGAGE made this 23rd day of March, 1981,
among ~~James Michael and Constance R. Gay~~ (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
~~Seven Thousand and No/100ths Dollars~~ (\$ 7,000.00), the final payment of which
is due on April 15, 1991, 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, with the
improvements thereon on the southerly side of Sir Abbott
Street in the City of Greenville, County of Greenville,
State of South Carolina, being known and designated as Lot
No. 111 according to plat of Sherwood Forest Subdivision
as recorded in the R.M.C. Office for Greenville County,
South Carolina, in Plat Book GG, at Pages 2 and 3, and
having according to said plat, the following metes and
bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Sir Abbott
Street at joint front corners of Lots 111 and 110 and thence
along the common line of the said lots, S. 27-14 E. 155
feet to an iron pin; thence with the rear line of lot
119, S. 62-46 W. 75 feet to an iron pin at the joint rear
corners of Lots 111 and 112; thence along the joint line
of said lots, N. 27-14 W. 155 feet to an iron pin on the
southeast side of Sir Abbott Street; thence along said
street, N. 62-46 E. 75 feet to an iron pin at the point
of beginning.

*The same property conveyed to the
mortgagor by deed of J. Arthur Saus
recorded 3/27/81 in Deed Book 1145
page 165*

STATE OF SOUTH CAROLINA
DOCUMENTARY
STAMP
\$ 02.60

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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