

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 6th day of October, 19 81,
among PERRY JACKSON McCARTER & MARY ELIZABETH McCARTER
(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
Nineteen Thousand Nine Hundred & No/100----- (\$19,900.00), the final payment of which
is due on October 15, 19 91, 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 with all improvements thereon situate,
lying and being on the northern side of East North Street Extension (formerly
Old Spartanburg Road) and on eastern side of Selwyn Drive, near City of
Greenville, in County of Greenville, State of South Carolina, and known and
designated as major portion of Lot No. 21 of subdivision known as Timberlake,
plat of which is recorded in RMC Office for Greenville County in Plat Book BB,
page 185, also shown as The Property of Henry D. Jowers and Cheryl K. Jowers
on plat prepared by Richard Wooten Surveying Company, dated August, 1977,
and has, according to said latter plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Selwyn Drive, joint front cor-
ner of Lots 21 & 22, and running thence with joint line of said lots N. 84-16 E
167.8 feet to iron pin in line of Lot 47; running thence S. 2-03 W. 113.88
feet to iron pin on northern side of East North Street Extension; running thence
with said street S. 70-23 W. 160.59 feet to iron pin at intersection of East
North Street Extension and Selwyn Drive, which intersection is curved, chord of
which is N. 48-54 W. 28.65 feet to iron pin on eastern side of Selwyn Drive;
running thence with eastern side of said Drive, the following courses and
distances, to wit: N. 11-49 E. 50 feet; N. 0-44 E. 70 feet; N. 5-44 W. 13.9
feet to iron pin, the point of beginning.

LESS, HOWEVER, certain property conveyed to South Carolina Highway Department
for the widening of East North Street. This mortgage is junior lien to one to
Family Federal Savings & Loan recorded Sept. 23, 1977, Book 1410, pg. 733.
This being the same property conveyed to the Mortgagors herein by deed of
Henry D. & Cheryl K. Jowers recorded December 22, 1978, Deed Book 1094, pg. 260.

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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note
obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal
charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mort-
gagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor
fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like,
then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of
said mortgagee.