

THIS MORTGAGE made this 3rd day of March, 1982, among Eugene K. Bowers and Carol J. Bowers (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 Eleven Thousand, Four Hundred and No/100 \$ 11,400.00, the final payment of which is due on March 15, 1992, 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 in the State of South Carolina, County of Greenville on the northeastern corner of the intersection of Gray Fox Square and Cane Creek Court being shown and designated as Lot 89 as shown on a plat of Gray Fox Run subdivision, prepared by C. O. Riddle, dated November 6, 1975 and revised March 4, 1976 and recorded in the RMC Office for Greenville County in Plat Book 5-P at Page 16 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Gray Fox Square at the joint front corner of Lots 89 and 90 and running thence along the common line of said lots, N. 2-03 E 151.2 feet to an iron pin at the joint rear corner of Lots 88 and 89; thence along the common line of said Lots, S 70-00 E 140.6 feet to an iron pin on the western side of Cane Creek Court at the joint front corner of said Lots; thence along said Court, S 20-00 W 100.8 feet to an iron pin at the intersection of said Court and Gray Fox Square; thence S 62-13 W 37 feet to an iron pin on the northern side of Gray Fox Square, thence N 82-41 W 70.9 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Threatt Enterprises, Inc., which deed was recorded in the Office of the RMC for Greenville County in Deed Book 1086 at Page 659 on September 1, 1978. (con't on back)

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 Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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 mortgagee 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.

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