

BOOK 1512 PAGE 465

S. C.

THIS MORTGAGE made this 3rd day of June, 1982,
among James F. Gardner, III & Deborah R. Gardner (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
Six Thousand Three Hundred and No/100 (\$ 6,300.00), the final payment of which
is due on June 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, or lying and being in the
County of Greenville, State of South Carolina, and being known and designated as
Lot 132 and portions of Lots 131 and 133 on a plat of Country Club Estates, the
plat of which is recorded in the R.M.C. Office of Greenville County, South Carolina
in Plat Book G at Pages 190 and 191 and according to a more recent survey prepared
of said property by Freeland and Associates, May 6, 1980 and which said plat is
recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book
7-2 at Page 71 and having the following courses and distances, to-wit:

BEGINNING at an old iron pin on the edge of Arcadia Circle and which said point is
160 feet, more or less, east of the intersection of Arcadia Circle and Granada
Drive and running thence with the edge of Arcadia Circle, N. 61-19 E. 40.9 feet to
a point on edge of said Circle; thence continuing with the edge of said Circle N.
65-42 E. 50.8 feet to a point on the edge of said Circle; thence, continuing with
the edge of said Circle, N. 67-41 E. 10 feet to an old iron pin on the edge of said
Circle; thence S. 16-13 E. 146.5 feet to an old iron pin, joint rear corner of
Lot 140; thence running with the common line with Lots 140, 139 and 138, S. 73-42
W. 100.1 feet to an old iron pin; thence N. 16-16 W. 129.7 feet to an old iron pin
on the edge of Arcadia Circle, the point of beginning.

This is the same property conveyed to Mortgagors herein by Deed of Marcus W. Elrod
and Jan L. Elrod dated June 3, 1982 and recorded in the R.M.C. Office for Greenville
County, SC in Deed Book 1168 at Page 505.

(CONTINUED)

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 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.

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