

THIS MORTGAGE made this 16th day of July, 19 82,  
among Mary F. and Robert L. Cromer (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  
Twenty-Five Thousand and No/100 (\$ 25,000.00), the final payment of which  
is due on August 1, 19 92, 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 situate, lying and being in Greenville  
County, State of South Carolina, and being known and designated as a portion of  
Lots 10 and 11, Block D, on plat entitled "Addition to Pinehurst" made by  
R. W. Dalton, August, 1956, recorded in the R.M.C. Office for Greenville County  
in Plat Book T at 399, and having, according to said plat, the following metes  
and bounds, to-wit:

BEGINNING at at iron pin on the southeastern side of Hazel Drive in line of  
Lot 11, which pin is 30 feet N. 85-50 E. from the joint front corner of Lots 10  
and 11, and running through Lots 11 and 10, S. 2-51 E. 173 feet to an iron  
pin; thence S. 78-12 W. 26.8 feet to an iron pin; thence N. 29-08 W. 209.7 feet  
to an iron pin on Hazel Drive; thence along Hazel Drive S. 85-38 E. 90.2 feet  
to an iron pin; thence continuing along said Drive N. 86-50 E. 30 feet to  
the point of beginning.

THIS is the identical property conveyed to the Mortgagors herein by Deed of  
Donald E. Estabrook and Dorothy H. Estabrook recorded in the R.M.C. Office  
for Greenville County December 5, 1963 in Deed Book 737 at Page 395.

This Mortgage is junior in lien to that certain Note and Mortgage executed  
unto Cameron Brown Company recorded in Mortgage Book 903 at Page 347, in the  
original amount of \$13,550.00 October 10, 1962.

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.