

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE

THIS MORTGAGE made this 25th day of April, 19 83, among Michael W. & Cherie E. Murphy (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 Thirteen Thousand Two Hundred and no/100 Dollars (\$ 13,200.00), with interest thereon, providing for monthly installments of principal and interest beginning on the 25th day of May, 19 83 and continuing on the 25th day of each month thereafter until the principal and interest are fully paid;

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 Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina being known and designated as Lot No. 46 as shown on a plat of MORNINGSIDE made by Dalton & Neves dated December 1952, recorded in Plat Book FF at Pages 83, 84 and 85 and having according to a more recent survey thereof entitled PROPERTY OF MICHAEL W. MURPHY AND CHERIE E. MURPHY made by Freeland & Associates dated June 25, 1981 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Collingwood Drive (formerly Clearview Avenue) at the joint front corner of Lots 45 and 46 and running thence along the common line of said Lots, N 35-53 E. 201.83 feet to an iron pin; thence S. 54-15 E. 172.92 feet to an iron pin on the northwestern side of Estanolle Street; thence along the northwestern side of Estanolle Street, S. 47-57 W. 127.31 feet to an iron pin; thence with the curve of the northwestern side of Estanolle Street, the chords of which are S. 66-12 W. 96.59 feet to an iron pin and S. 76-00 W. 30.62 feet to an iron pin; thence with the curve of the intersection of Estanolle Street and Collingwood Drive, the chord of which is N. 52-09 W. 31.06 feet to an iron pin on the northeastern side of Collingwood Drive; thence along the curve of the northeastern side of Collingwood Drive the chord of which is N. 23-12 W. 54.50 feet to an iron pin, the point of beginning.

This is that property conveyed to Mortgagor by deed of W. Brooks Fortune and Joan H. Fortune recorded July 2, 1981, in Deed Book 1151 at Page 33.

This is a second mortgage junior to that of American Federal Savings & Loan Association recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1558 at Page 710 in the original amount of \$6,063.84.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including buy 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 heater (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 all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places 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 and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.