

COUNTY OF Greenville) 7 3 13 1983 MORTGAGE OF REAL PROPERTY

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE R.M.C.

THIS MORTGAGE made this 1st day of December, 19 83
among Stevon D. & Karen Hall Christopher (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 Fifteen Thousand Dollars (\$ 15,400.00), with interest thereon, providing for monthly installments of principal and interest beginning on the 1st day of January, 19 84 and continuing on the 1st 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 in Greenville County, South Carolina:

ALL that lot, piece or parcel of land situate, lying and being in Greenville County, South Carolina, containing 3.62 acres, more or less, on the northern side of Old Spartanburg Road and having according to a plat entitled "Property of Stevon D. & Karen Hall Christopher" recorded in Plat Book 7-F at Page 61 of the RMC Office for Greenville County the following metes and bounds, to-wit:

BEGINNING at a point in the center of Old Spartanburg Road, said point being 2,338 feet, more or less, from the intersection of Old Spartanburg Road and Hazlett Road, and running thence, N 10-29 W 259.4 feet, more or less to a point; thence S 86-01 W 17.19 feet; thence N 1-56 E 210.12 feet to a point; thence N 73-45 E 93.88 feet to a point; thence turning and running S 11-34 E 236.04 feet to a point; thence N 88-30 E 249.13 feet to a point; thence S 36-20 E 207.17 feet, more or less, to a point in the center of Old Spartanburg Road; thence turning and running with the center of said road the following courses and distances: S 63-37 W 150.58 feet, S 75-40 W 105.45 feet, S 84-33 W 100.65 feet, S 89-37 W 155.18 feet to the point of beginning.

LESS All that certain piece, parcel or lot of land containing 0.097 acres, more or less, conveyed to Roger Odell Hall as shown in a certain deed from Mortgagors herein to Roger Odell Hall dated April 7, 1982 and recorded in the RMC Office for Greenville County, South Carolina in Deed Volume 1165 at Page 511.

This is the same property conveyed to the mortgagors herein by deed of Ronald Wallace Hall, dated May 21, 1979 and recorded June 1, 1979 in Deed Volume 1103 at Page 771.

This mortgage is second and junior in lien to that mortgage granted to First Federal Savings & Loan Association (now known as American Federal Bank, F.S.B.) recorded in Mortgage Book 1468 at Page 513.

Together with all and singular the rights, metes and bounds, 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 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 herebefore 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