

COUNTY OF GREENVILLE) FILED 9 30 83 S.C. MORTGAGE OF REAL PROPERTY

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

THIS MORTGAGE made this 30th day of November 19 83
among Barbara S. Spivey, M.C. (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 Dollars (\$ 13,000.00), 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 piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known as Poinsettia, said subdivision being situate within the corporate limits of the Town of Simpsonville, plat of said subdivision being recorded in the RMC Office for Greenville County in Plat book 4R at page 87, lot known as No. 263, Section V of said subdivision, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern edge of South Almond Drive, joint front corner with Lot no. 264, and running thence along said South Almond Drive, S. 62-45 E., 47.45 feet to an iron pin; thence continuing along said Drive, S. 80-00 E., 42.5 feet to an iron pin, joint front corner with lot no. 265; thence turning and running with Lot no. 262, S. 9-19 W., 209.9 feet to an iron pin, joint rear corner with lot no. 262; thence S. 58-06 W., 70 feet to an iron pin; thence N. 46-20 W., 120.5 feet to an iron pin, joint rear corner with lot no. 264; thence along joint line with lot no. 264, N. 26-58 E., 213.0 feet to an iron pin, the point of beginning.

Being the identical property conveyed to H. Michael Spivey and Barbara M. Spivey, by deed of James H. Erwin, Jr. and Mary R. Erwin, recorded in Deed book 1092 at page 747 on November 29, 1978 in the RMC Office of Greenville County, and later deeded an undivided one-half interest from H. Michael Spivey to Barbara M. Spivey, as shown by deed recorded in deed book 1114 at page 586 in the RMC Office of Greenville County, on October 30, 1979.

It is understood and agreed that this mortgage is second and junior in lien to that certain mortgage held by United Federal Savings and Loan Association, recorded in mortgage book 1451, at page 557, in the original amount of \$62,500.00, recorded November 29, 1978.

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 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.

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