

FIRST UNION MORTGAGE CORPORATION CONS-14 CHARLOTTE, NORTH CAROLINA 28288
STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

MORTGAGE OF REAL PROPERTY

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

THIS MORTGAGE made this 23rd day of March, 1984,
among David D. Smith and Carole A. Smith a/k/a Carole K. Smith (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 Fourteen Thousand Seven Hundred and no/100 Dollars (\$ 14,700.00), with interest thereon, providing for monthly installments of principal and interest beginning on the 1st day of May, 1984 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 certain piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, near the town of Mauldin, and being designated as Lot 86 on Revised Plats Nos. 1 and 2 of Verdin Estates Subdivision, said plats being prepared by C.O. Riddle and dated January 11, 1978, and recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 47, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Baldwin Circle at the joint front corner of Lots Nos. 86 and 87 and running thence S. 19-07 E. 140.4 feet to a point; thence N. 76-39 E. 105.9 feet to a point; thence N. 2-46 E. 150-feet to a point; thence S. 81-38 W. 63-feet to a point; thence S. 70-57 W. 99.4 feet to the point of beginning.

This conveyance is subject to all restrictive covenants, rights-of-way and easements, if any, of record, as shown on recorded plats and as may be determined from an inspection of the premises.

This is the same property conveyed unto the grantors by deed of Marcelle F. Wagner and Anne H. Martin as recorded in the RMC Office for Greenville County in Deed Book 1112 at page 254 and also by Deed of The Henderson Company, Inc., as recorded in the RMC Office in Greenville County in Deed book 1112 at page 806.

This is a second mortgage to a first mortgage of Heritage Federal Savings and Loan Association dated September 25, 1979 as recorded in the RMC Office for Greenville County in Deed Book 1482 at page 42.

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 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.

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