STATE OF SOUTH CAROLINA

COUNTY OF Greenville

FILED GREENVILLE CO. S.C. DEC 28 3 55 PM '84 DONNIE S. TANKERSLEY R.M.C.

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Kenneth O. Taylor and Diane P. Taylor,

(hereinafter referred to as Mortgagor) is well and truly indebted unto Sharonview Federal Credit Union, P. O. Box 32414, Charlotte, NC, 28232,

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Ten Thousand and No/100---------- Dollars ($ 10,000.00) due and payable

according to the terms and provisions of the note of even date which this mortgage secures

with interest thereon from date at the rate of 12.50 per centum per annum, to be paid: monthly.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars ($3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

~~ALL that certain piece, parcel or lot of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of~~

ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, siutate, lying and being in the State of South Carolina, County of Greenville, known and designated as Tract No. 9 on a plat prepared by T. H. Walker RLS, Number 3182 entitled Stoney Creek, dated June 11th, 1983, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 10-M, at Page 79 and 78, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on Bannerbrook Drive, which pin is the joint front corner of tracts No. 8 and No. 9 and running N. 86-03 W. 615.96 feet to an iron pin on the traverse line of a branch, then turning and running along the traverse line of said branch N .9-03 W. 86.8 feet to an iron pin; thence continuing along the same traverse line N. 2-18.5 W. 240 feet to an iron pin which is the joint rear corner of tracts No. 9 and No. 10; thence leaving said traverse line and running S. 86-12 E. 652.67 feet to an iron pin which is the joint front corner of tracts No. 9 and No. 10; thence running along Bannerbrook Drive S. 2-22 W. 325 feet to an iron pin which is the point of beginning, and containing 5 acres.

This is the same property conveyed to the mortgagors herein by deed of Consolidated Land Company, a General Partnership, and Deco of Ware Place, Inc., dated December 27, 1984, and recorded in the RMC Office for Greenville County in Deed Book 1229, at Page 867.

If all or any part of the property or an interest therein is sold or transferred by borrowers without lender's prior written consent, excluding: (a) The creation of a lien or encumbrance subordinate to this mortgage; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) The grant of any leasehold interest of three (3) years or less not containing an option to purchase, lender may, at lender's option, declare all the sums secured by the mortgage immediately due and payable.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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