37 Villa Rd., Greenville, S.C.CO. S. C STATE OF SOUTH CAROLINA 1,35 F COUNTY OF GREENVILLE TAYKERSLEY

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this _____12th May __ day of ___ among Gerald A. Kraft and Bobbie M. Kraft (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 & No/100---- (s 15,000.00 _), the final payment of which and 127; thence along the joint line of Lots Nos. 126 and 127, S. 31-07 E. 203.77 feet to an iron pin; thence S. 58-47 W. 18.4 feet to an iron pin, joint corner of Lots Nos. 124 and 126; thence along the joint line of Lots Nos. 124 and 126, N. 51-43 W. 15.9 feet to an iron pin; thence continuing along the joint line of said Lots, S. 39-25 W. 49 feet to an iron pin, Join: corner of Lots Nos. 124, 125 and 126; thence along the joint line of Lets Nos. 125 and 126, N. 31-07 W. 205.2 feet to the point of beginning...

THIS being the same property conveyed to the mortgagors herein by deed of Wilson E. Durham, dated July 24, 1967, recorded August 14, 1967, Deed

(continued on back page) Together with all and singular the rights, members, hereditaments and appurtenances to said premises g 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 O 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 heaters (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; will warrant and defend title to the premises against the lawful claims of all persons whomsoever. that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor

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 in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.

2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to 8 Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

FUMC 120 SC 12-76