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•	among <u>Michael T. Flot and Rosalie Flot</u> (hereinafter referred to as Mortgagor) UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mor	anu i mo i tnagee):
	UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinarter reserved to as mor	r303001.
	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 princi-	bal anw ol
	Ten-thousand Five-hundred and no/100ths Dollars (\$ 10,500.00 ), the final payment	
	is due onluly 15, 1991 19 91, together with interest	thereon as
	provided in said Note, the complete provisions whereof are incorporated never by reference,	20
	to Dungan and Betty J. Dillean deed being backs and	(A)
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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 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; 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:

- NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned.
   Note and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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