STATE OF SOUTH CAROLINA    CREENVILLE CO.S.C.   3007244   CHARLOTTE, 00000000000000000000000000000000000
THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE  THIS MORTGAGE made this
among William Ozen & Cleo W. Carpenter (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 Ten Thousand and Dollars (\$ 10,000.00 ), with interest thereon, providing for monthly installments of principal and interest beginning on the 15th day of January 19.84 and continuing on the 15th 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:  This mortgage is junior in lien to that mortgage given to Citizens Building and Loan Association recorded in the RMC Office for Greenville County in Mortgage Book 1447, page 431 in the original amount of \$40,000.00.  DEC 4 1984 7
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020 1 1304
PAID AND FULLY SATISFIED  FIRST UNION MORTGAGE CORPORATION  TO \$18/84
MAIN E PIES OF S
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Commission 16848
Together with all and singular the rights, members, hereditaments and appurtenances to said premises belong-

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.

ing or in anywise incident or appertaining. Including but not limited to all buildings, improving his fixfores, or

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

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appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or afticles, 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