37 Villa Road, Greenville, SC 29615 STATE OF SOUTH CAROLINA ) MORTGAGE OF REAL PROPERTY GRTT' COUNTY OF CREENVILLE October | among Wade T. Rainey and Beverly R. Rainey Caster UNION MORTGAGE CORRECT TO RESERVE TO THE RESER (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 Twenty Thousand and No/100----- (\$ 20,000.00----), the final payment of which is due on <u>November 15</u> 19 90 together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

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 piece, parcel or lot of land in O'Neal Township, County of Greenville, State of South Carolina, located North from Greer, South Carolina, on the Northern side of Ansel School Road and being shown on plat made for Wade T, and Beverly R. Rainey by Kermit T. Gould, surveyor, dated April 18, 1979 and having the following courses and distances, to-wit:

BEGINNING at an old pin on the north side of Ansel School Road at corner of Lot heretofore conveyed to Jerry Davis et al by Thelma Wood Garrett (deed book 1100 at page 35) and running thence with Davis line and other property of Thelma Wood Garrett N. 4-51 W., 350 feet to a new pin; thence N. 75-09 E., 200 feet to new pin; thence S. 4-20 E., 337.5 feet to new pin on the north side of said road; thence with said road S. 71-29 W., 200 feet to the beginning corner and containing 1.60 acres, more or less. Bounded on the South by said road, on the West by Davis and Garrett and on the North and East by the Garrett.

This is the same property conveyed to the mortgagors herein by deed of Thelma Wood Garrett dated May 17, 1979 and recorded in the R.M.C. Office for Greenville County, South Carolina, on May 21, 1979 in Deed Book 1102 at Page 956.

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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:

- 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 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.

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