STATE OF SOUTH CAROLINA COUNTY OF <u>Greenville</u>	OF: F 50 20.5 10000 10 08 AM	First Union S.Charlotte, NC MC	28288 BOOK 15.	50 PAGE 777 PROPERTY
THIS MORTGAGE made this		y of August		., 19 <u>81</u> ,
_{lmong} Havelyn L. Srake _		(hereinafter re	ferred to as Mortgago	r) and FIRST
JNION MORTGAGE CORPORAT	FION, a North Carolina (Corporation (herein:	atter referred to as Mo	ortgagee):
WITNESSETH THAT, WHEI Mortgagor has executed and del Ten Thousand	ivered to Mortgagee a	Note of even date $$10,000.00$	herewith in the prin	nent of which
s due on <u>September 15</u>		_ 19 <u>_ 91</u>	, together with intere	est thereon as
provided in said Note, the complete	te provisions whereof are	incorporated herei	n 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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, City of Greenville, located at the northwestern intersection of Croft and Whitehall Streets, being known and designated as a greater portion of Lot No. 6, Section B, of Stone Land Co., property as shown on plat thereof recorded in the RMC Office for Greenville Co-nty, South Carolina, in Plat Book A, at Page 336, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the intersection of Croft Street and Whitehall Street and running thence with western side of Whitehall Street, N. 1-41 E. 135 feet; running thence with Blumer Lot, N. 85-39 W. 70 feet to Lot No. 4; running thence with Lot No. 4, S. 1-41 W. 135 feet to the northern side of Croft Street; thence running with Croft Street, S. 85-39 E. 70 feet to beginning corner.

This being the same property conveyed to George E. Spake, Jr. and Havelyn L. Spake by deed of Sallie Ballenger DeYoung dated November 14, 1975 and recorded November 17, 1975 in Deed Volume 1027 at Page 399. George E. Spake, Jr. conveyed his interest in said real estate to the said mortgagor herein by deed dated April 12, 1976, recorded April 13, 1976 in Deed Volume 1034 at Page 585.

This mortgage is second and junior in lien to that mortgage given in favor of Bowest Corp. (originally Lincoln Home Mortgage Company, Inc.) in the original amount of \$23,000.00 recorded October 27, 1976 in Mortgage Volume 1381 at Page 496.

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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 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, then, 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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