Charlotte, NC 28288 STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE .. .. AH 187

2001**1574** PARE 630 MORTGAGE OF REAL PROPERTY

day of LEY 25th June THIS MORTGAGE made this. among Henry C. & Velma C. Reames \_ (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

0 S.C.

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 \_ (\$ 5,600.00 Five Thousand Six Hundred & No/100 \_\_\_), the final payment of which 19 \_92 July 1 \_\_\_\_, together with interest thereon as is due on . 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 certain piece, parcel or lot of land being known and designated as Lot No. 20, Section 1, of Subdivision known as POINSETTIA, said Subdivision being situated within the corporate limits of the Town of Simpsonville, County of Greenville, South Carolina, plat of said Subdivision being recorded in the RMC Office for Greenville County in Plat Book BBB at page 103.

A more particular description of said above numbered lot may be had by reference to said plat.

ALSO: A Five-foot strip of Lot No. 21, Section 1, of Subdivision known as POINSETTIA and have such description as shown by deed of Poinsett Realty Company deed dated June 30, 1966, recorded in the RMC Office for Greenville County, S. C. July 6, 1966 in Deed Volume 801 at page 406.

This being the same property conveyed to the Mortgagors herein by deed of Poinsett Realty Company dated March 11, 1966, recorded in the RMC Office March 14, 1966 in Deed Volume 794 at page 4.

This mortgage is second and junior in lien to that mortgage given to Laurens Federal Savings and Loan Association in the original amount of \$14,200.00, recorded in the RMC Office for Greenville County on March 14, 1966 in Mortgage Book 1025 at page 101.

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. Mortgator shall make timely payments of principal and interest on the above mentioned Note and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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 mortgager 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.

**FUMC 120 SC REV 2 81**