STATE OF SOUTH CAROLINA, CORPORATION, CONS-14, CHARLOTTE, N. C. 28285 Greenville MORTGAGE OF REAL PROPERTY COUNTY OF THE NOTE SECURED BY THIS MORTGAGE CONTENIS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE day of November THIS MORTGAGE made this TALMADGE & PHYLLIS JEAN HATHCOCK (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 Five Thousand and No/100-----Dollars (\$_5,000.00_____), with interest thereon, providing for monthly installments of principal and interest _day of __December beginning on the _day of each month thereafter until the principal and interest are fully paid; 15th

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 loand 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 <u>Greenville</u> County, South Carolina:

ALL that piece, parcel or lot of land in Chick Springs Township, Green-ville County, State of South Carolina, and being known and designated as Lot No. 12, of Terrance Gardens as shown on plat thereof and recorded in the R.H.C. Office for Greenville County, S. C., in Plat Book QQ at Page 85. Said plat is hereby craved for a more complete description.

THIS is the same property conveyed to the Mortgagors herein by deed of Alvin Stewart Waters and Julia Batson Waters, dated May 31, 1983 and recorded June 1, 1983 in the RMC Office for Greenville County in Deed Book 1189 at Page 280.

THIS mortgage is junior in lien to that certain mortgage in favor of First Pederal Savings and Loan Association of South Carolina recorded in the R.M.C. Office for Greenville County in REM Book 1630 at Page 599 in the original amount of \$38,000.00.

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, improvments, 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 heater (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:

- I. NOTE PAYMENTS. Mortgagar shall make timely payments of principal and interest on the above-mentioned.

 Note and all payments required by any note(s) secured by !ien(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 repaid by Mortgagor with interest at the then prevailing note rate upon demand.

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