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SECOND MORTGAGE

THIS MORTGAGE, made this 24th day of April 21978, by and between Sylvan E. Luse and Donna B. Luse

(the "Mortgagor") and UNION HOME LOAN CORPORATION OF SOUTH CAROLINA, a body corporate (the "Mortgagee"),

WHEREAS, the Mortgagor is justly indebted unto the Mortgagee in the sum of THIRTEEN THOUSAND ONE HUNDRED EIGHTY AND NO/Dollars (\$ 13,180.00), (the "Mortgage Debt"), for which amount the

Mortgagor has signed and delivered a promissory note (the "Note") of even date herewith payable to the Mortgagee, or order, the final installment thereof being due on Hay 15, 1988

KNOW ALL MEN, that the said mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said mortgagee, according to the condition of the said note, and also in consideration of the further sum ONE DOLLAR, to the said mortgagor in hand well and truly paid by the said mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presence do grant, bargain, sell and release unto the said mortgagee:

All that lot of land in the State of South Carolina, County of Greenville, in Chick Springs Township, being known as Lot #9 on a plat of ROSEWOOD Park recorded in Plat Book "TT" at page 30, and having the following metes and bounds, to wit:

BEGINNING at an iron pin on the southern side of Ike's Road at the joint front corner of Lots 9 and 10 as shown on said plat and running thence with the joint line of said Lots S 26-06 E 171.2 feet to an iron pin; thence S 80-08 W. 108.8 feet to an iron pin ; thence N 20-40 W 155.4 feet to an iron pin on the southern side of Ike's Road; thence N 66-02 E 95 feet to the point of beginning.

This being the same property conveyed to Sylvan E. Luse and Donna B. Luse by Lewis W. Gibson by deed dated September 16, 1976, recorded September 17, 1976, in Deed Book 1043, page 28, RMC Office Greenville County, South Carolina.

TOGETHER with the improvements thereon and the rights and appurtenances thereto belonging or appertaining. The bland and improvements are hereinafter referred to as the "property".

SUBJECT to a prior mortgage datedSept. 16,1976 and recorded in the Office of the Register of Mesne Conveyance (Clerk of Court) of GreenvilleCounty in Mortgage Book 1377, page 977.

TO HAVE AND TO HOLD all and singular the said premises unto the said mortgagee, its successors and assigns forever, and the mortgagor hereby binds himself, his successors, heirs, executors, administrators and assigns to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against himself, his successors, heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED, that the Mortgagor shall well and truly pay or cause to be paid the Mortgage Debt hereby secured when and same shall become due and payable according to the tenor of the said Note and shall perform all the covenants therein on the Mortgagor's part to be performed, then this Mortgage shall be void.