

MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 8th day of November, 19 78,
among Clifford F. Gaddy, Jr. (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
Twelve Thousand & No/100 Dollars (\$ 12,000.00), the final payment of which
is due on November 15 1988, 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 Greenville Township, Greenville
County, State of South Carolina, lying and being situate on the south-
easterly side of Woodland Way, within the limits of the City of Greenville,
S. C., being known and designated as Lot 208 according to a plat of
Cleveland Forest prepared by Dalton & Neves in May 1940 as revised
through October 1950 as recorded in the R.M.C. Office for Greenville
County in Plat Book M. pages 56-57, and having, according to said plat,
the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Woodland Way, joint
front corner of Lots 208 and 209; thence with the joint line of those lots,
S. 66-47 E. 273.3 feet to an iron pin at the joint rear corner of Lots 208
and 209 on a 20-foot alley; thence along the northwesterly side of said
alley, on an angle, the chord of which is N. 29-04 E. 64.5 feet to an iron
pin at the joint rear corner of Lots 207 and 208; thence along the joint
line of these lots, N. 60-16 W. 242.7 feet to an iron pin at the joint
front corner of Lots 207 and 208 on the southeasterly side of Woodland
Way; thence along said Woodland Way, S. 46-23 W. 100 feet to an iron pin
at the joint front corner of Lots 208 and 209, the point of beginning.

This is the identical property conveyed to the mortgagor herein by deed
from Carol Koehler Hirliman, also known as Carol H. McCarthy, dated
November 20, 1974 and recorded in the R.M.C. Office for Greenville County
in Deed Book 1010, Page 611.

This is a second mortgage and is junior in lien to the first mortgage

(CONTINUED ON LAST PAGE)

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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