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 Fifteen Thousand, Six Hundred and No/100-- (\$ 15,600.00---), the final payment of which is due on September 15 19 89 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 _______ County, South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 1, Sundown Circle, Peppertree Subdivision as shown on a plat of Peppertree, Section No. 1 dated February 17, 1972, and recorded in the R.M.C. Office for Greenville County in Plat Book 4N at Page 72, being more particularly described with reference to said plat as follows:

BEGINNING at a point on the Western side of Sundown Circle, being at the intersection of Sundown Circle and Winding Way Drive, continuing along said intersection South 21-30 West 36.3 feet to a point on the Northern side of Winding Way Drive; thence South 65-00 West 81.8 feet to a point; thence North 69-10 West 32.2 feet to a point on the Southern tip of an area designated as Open Area on said plat; continuing along the boundary of said Open Area North 23-19 West 80.65 feet to a point; thence North 71-00 East 132.3 feet to a point on the Western side of Sundown Circle; thence South 22-00 East 65.0 feet to a point, the point of beginning.

This being the same property conveyed to the mortgagors herein by corrective deed of Brent Corporation dated February 20, 1973 and recorded in the R.M.C. Office for Greenville County, South Carolina, on February 20, 1973 in Deed Volume 967 at Page 624.

This mortgage is second and junior in lien to that certain mortgage given by Larry D. Campbell and Diane M. Campbell to First Federal Savings and Loan Association in the original amount of \$22,100.00, dated February 14, 1973, and recorded in the R.M.C. Office for Greenville County, South Carolina, on

Together with all and singular the rights, members, heretarments 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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