Union Home Loan Corporation Suite 205, Heaver Plaza Building Lutherville, MD 21093

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SECOND MORTGAGE

THIS MORTGAGE, made this 23rd day of October

1980, by and between Roy C. and Mary D. Watkins

WHEREAS, the Mortgagor is justly indebted unto the Mortgagee in the sum of Five thousand and eighty Y seven and 50/100ths--Dollars (\$ 5, 087.50 ), (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 Nov. 15, 1987

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 piece, parcel or lot of land, with improvements thereon or hereafter constructed thereon, situate line and being in the County of Greenville, State of South Carolina, being shown and designated as Unit 18 on Plat of Harbor Town, prepared by W.R. Williams, RLS, dated December 9, 1975, recorded in Plat Book 5-P at page 14 and being described more particularly, according to said plat, to-wit:

Beginning at the joint corner of Unit 17 and 18 and running thence N. 38-50 E. 20.6 Seet to an iron pin; thence S. 51-10 E. 68.3 feet to an iron pin; thence S. 38-50 W. 20.6 feet to an iron pin; thence N. 51-10 W. 68.3 feet to an iron pin, the point of beginning.

Derivation: Deed of Habor Town, Limited Partnership, recorded May 4, 1976 in Deed Book 1035 at page 728.



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

SUBJECT to a prior mortgage dated May 3, 1976, and recorded in the Office of the Register of Mesne Conveyance (Clerk of Court) of Greenville County in Mortgage Book 1366, page 694, in favor of Manufacturers-

Hannover Mortgage 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 as the same shall become due and payable according to the tenor of the said Note and shall perform all the covenants herein on the Mortgagor's part to be performed, then this Mortgage shall be void.

THE STREET