FEE SIMPLE

SECOND MORTGAGE

THIS MORTGAGE, made this 9th day of July 1981, by and between WILLIAM F. FINNELL

(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 SIXTEEN THOUSAND TWO HUNDRED FORTY TWO AND 50/100Dollars (\$ 16,242.50), (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 July , 15, 1991.

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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as the major portion of Lot No. 10 on plat of property of L. Maude Rogers prepared by J.C. Hill, RLS, dated August 12, 1956 and recorded in the RMC Office for Greenville County in Plat Book 00 at page 154; said lot is also identified as Lot 10A containing .35 acres as shown on plat prepared for W.F. Finnell by Wolfe and Huskey, Inc., Engineers, dated July 10, 1979 and recorded in the RMC Office for Greenville County in Plat Book 7L at page 22, and having, according to the latter plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southeastern side of Rainbow Circle, joint front corner of Lots No. 11 and 10A and running thence with the southeastern side of Rainbow Circle, N. 46-00 E., 62.5 feet to an iron pin; thence continuing with Rainbow Circle, N. 34-10 E., 36.8 feet to an iron pin at the corner of Lot 10B; thence with the joint line of Lots 10A and 10B, S. 42-29 E., 124.2 feet to an iron pin in the line of Lot No. 9; thence with the line of Lot No. 9, S. 32-15 W., 142 feet to an iron pin on the corner of Lot 11; thence with the line of Lot 11, N. 28-00 W., 156 feet to the point of beginning.

DERIVATION: This property is a portion of the same conveyed to William F. Finnell by Bobbie J. Carr and Sarah R. Carr by deed dated July 28, 1978 and recorded in the RMC Office for Greenville County on July 31, 1978 in Deed Book 1084 at page 354.

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

SUBJECT to a prior mortgage dated Jan. 23,1980and recorded in the Office of the Register of Mesne Conveyance Clerk of Court) of Greenville County in Mortgage Book 1494, page 23 to Aiken-Speir, Inc.

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 hill perform all the covenants perein on the Mortgagor's part to be performed, then this Mortgage shall be void.

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