37 Villa Rd. Greenville, SC 29651 STATE OF SOUTH CAROLINA MORTGAGE OF REAL PROPERTY COUNTY OF GREENVILLE March RSLEY THIS MORTGAGE made this (hereinafter referred to as Mortgagor) and FIRST Elaine C. Taylor 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 Twenty Thousand and No/100------ (\$ 20,000.00), the final payment of which

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:

provided in said Note, the complete provisions whereof are incorporated herein by reference;

_____, together with interest thereon as

<u>April</u> 15^{ff}

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 buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, at the Westerly intersection of Silver Creek Road and Briar Creek Road, being known and designated as Lot 340 on plat entitled "Map #3, Section I Sugar Creek", as recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4R at Page 86, and having, according to said plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagor herein by deed of M. G. Proffitt, Inc., and recorded in the RMC Office for Greenville County, South Carolina on August 22, 1975 in Deed Book 1022 at Page 975.

THIS mortgage is second and junior in lien to that mortgage given to First Federal Savings & Loan Association of Greenville, S.C., dated August 21, 1975, recorded in the RMC Office for Greenville County, S.C. on August 22, 1975 in Mortgage Book 1346 at Page 737 in the original amount of \$44,200.00.

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 Pearticles, 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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured 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.
- TAXES. Mortgagor will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

FUMC 120 SC REV 10-73