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SECOND MORTGAGE

THIS MORTGAGE, made this 28th day of September 1979, by and between FRANCES M. McGAUGHY

(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 Twenty Thousand Eight Hundred

Eighty-Two & 50/100-Dollars (\$20,882.50

), (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 October 15, 1989

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, at the western intersection of Guilford Lane and Marchant Road, being shown and designated as Lot No. 37 on a plat of Cambridge Park, prepared by Dalton & Neves Company, Engineers, dated June 1, 1972, recorded in Plat Book 4R at Page 11 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Marchant Road at the joint front corner of Lots 37 and 38 and running thence with the joint line of said lots S. 68-41 W. 125 feet to a point; thence N. 21-19 W. 90 feet to a point on the southern side of Guilford Lane; thence with the southern side of said lane N. 68-41 E. 100 feet to a point at the intersection of Guilford Lane and Marchant Road; thence S. 66-19 E. 35.4 feet to a point; thence with the western side of Marchant Road S. 21-19 E. 55 feet to the point of beginning.

Derivation: Deed of James A. McGaughy recorded October 7, 1974 in Deed Book 1007 at Page 812.

STATE OF SOUTH CAROLINA

OCCUMENTARY

STATE OF SOUTH CAROLINA

OCCUMENTARY

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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 Feb. 2, 1973, and recorded in the Office of the Register of Mesne Conveyance

CKKKKKKKKKKKOF Greenville County in Mortgage Book 1266, page 109 in favor of Fidelity Federal Savings & Loan Association

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.

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