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 piece, parcel or lot of land with all improvements thereon, situate, lying and being in Greenville Township in Greenville County, South Carolina, on Paris Mountain Avenue in that section known as Sans Souci about two miles north of the City of Greenville, said lot being known and designated as Lot 14 on plat of said property recorded in the RMC Office for Greenville County in Plat Book I at Page 150, and having, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern edge of a five foot sidewalk running along Paris Mountain Avenue, joint front corner of Lots 15 & 14, and running thence along the line of Lot 15, S. 20-19 E. 195.7 feet to an iron pin at the joint rear corner of Lots 14 & 15; thence with the rear line of Lot 6 facing Ethel Ridge Drive S. 80-10 W. 60 feet to an iron pin, joint corner of Lots 1, 2 and 3; thence N. 20-19 W. 200 feet to an iron pin, joint front corner of Lots 13 & 14; thence along the southern edge of said sidewalk running along Paris Mountain Avenue, N. 84-28 E. 60 feet to an iron pin, the beginning corner.

THIS being the same property conveyed to the mortgagors herein by deed of Douglas G. Davis, dated April 19, 1977, recorded April 19, 1977 in Deed Book 1054 at Page 869, RMC Office for Greenville County, S.C.

THIS mortgage is second and junior in lien to that mortgage given to South Carolina Federal Savings & Loan Association in the original amount

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 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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