Page Three -- Real Estate Mortgage of Ernest Daniel Merck and Theresa B. Merck to Sharonview Federal Credit Union in amount of \$15,000.00 dated 10/24/83

The lien of this mortgage is junior and inferior in rank to that mortgage given by Ernest Daniel Merck and Theresa B. Merck to Sharonview Federal Credit Union on August 31, 1978, as recorded in the RMC Office for Greenville County, South Carolina, in REM Book 1443, at Page 426.

If all or any part of the property or an interest therein is sold or transferred by borrowers without lender's prior written consent, excluding: (a) The creation of a lien or encumbrance subordinate to this mortgage; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) The grant of any leasehold interest of three (3) years or less not containing an option to purchase, lender may, at lender's option, declare all the sums secured by the mortgage to be immediately due and payable.

RECORDED OCT 3 1 1983 14061 at 10:08 A. M.