

This Mortgage will be valid and enforceable for advances made within a time period extending up to ten (10) years from the date of execution, but no longer.

All covenants and agreements of co-signers shall be joint and several. Any person who co-signs this Mortgage, but does not execute the Revolving Credit Agreement, (a) is co-signing this Mortgage only to grant and convey a lien in that person's interest in the Property under the terms of this Mortgage, (b) is not personally liable on the Agreement or under this Mortgage, and (c) agrees that the Credit Union and any other co-signer hereunder may agree to extend, modify, forebear, or make any other accommodations with regard to the terms of this Mortgage or the Agreement, without that person's consent and without releasing that person or modifying this Mortgage as to that person's interest in the property.

All of the Borrower's indebtedness to us that now exists or that may hereafter exist, either as principal, surety, guarantor, or endorser, within the limits of the Borrower's line of credit, shall be secured by the mortgage of the real property described below; provided that the total indebtedness secured, exclusive of interest, shall at no one time exceed the Borrower's credit limit of \$10,000.00, and provided further that since each advance is a separate loan, should any one loan indebtedness be overdue and unpaid, we may, at our option, declare all the outstanding indebtedness to us due and payable.

In consideration of the exchange of promises in the Revolving Credit Agreement, the advance made to the Borrower pursuant to that Agreement, and the exchange of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and/or the perfection of our security interest in the described real property according to applicable law, you have mortgaged, given, granted, bargained and sold and do mortgage, give, bargain, sell, assign and convey to the Mortgagee, its successors and assigns, all of that certain lot, tract, or parcel(s) of land lying and being in Greenville County, State of South Carolina, more particularly described as follows:

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, in Gantt Township, being known and designated as Lot No. 61 of Augusta Acres, Property of Marsmen, Inc., on a plat recorded in the RMC Office for Greenville County in Plat Book S, at Page 201, reference to which plat is hereby craved for a metes and bounds description thereof.

This is the same property conveyed to the mortgagors herein by deed of Ernest A. Plummer and Martha W. Plummer dated June 27, 1978, as recorded in the RMC Office for Greenville County, S.C., in Deed Book 1083, at Page 567.

The lien of this mortgage is junior and inferior in rank to that first mortgage given to Sharonview Federal Credit Union in the original amount of \$ 16,000.00 as recorded in the RMC Office for Greenville County, South Carolina, in REM Book 1438, at Page 823.

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.