Mortgagee's Address: Piedmont Cntr., Suite 103 33 Villa Rd., Gvl, SC 29607

FEE SIMPLE

890x 1451 FAGE 485

SECOND MORTGAGE

THIS MORTGAGE, made this 29th day of November

19 78, by and between JACK RICHARD WILLIAMS and PHYLLIS May Q. WILLIAMS

(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 SEVEN THOUSAND EIGHT HUNDRED NINETY-TWO & NO/100-- Dollars (\$ 7,892.00), (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 Dec. 15, 1986

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 buildings and improvements thereon situate, lying and being in the County of Greenville, State of South Carolina, located on the northwest side of Rockcrest Drive and being shown and designated as Lot No. 41 on plat of Terrace Gardens as shown by plat thereof recorded in the RMC Office for Greenville County in Plat Book QQ at page 85.

BEGINNING at an iron pin on the northwest side of Rockcrest Drive at the joint front corner of Lots 41 and 42, which iron pin is located 989 feet northeast of the intersection of Rockcrest Drive and Old Spartanburg Road and running thence with the line of Lot 42 N 26-45 W 225 feet to an iron pin; thence N 63-15 E 100 feet to an iron pin at the joint rear corner of Lots 40 and 41; thence with the line of Lot 40 S 26-45 E 225 feet to an iron pin on the northwest side of Rockcrest Drive at the joint front corner of Lots 40 and 41; thence with the northwest side of Rockcrest Drive S 62-15 W 100 feet to an iron pin, the beginning corner.

This is the same property conveyed to the mortgagors by deed of Alphonse Benoit Lamontagne, et al recorded on August 29, 1972 in Deed Book 953 at page 422 in the RMC Office for Greenville County.

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GOGETHER 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 Sept. 12, 1969, and recorded in the Office of the Register of Mesne Conveyance (Clerk of Court) of GreenvilleCounty in Mortgage Book 1136, page 667 on September 16, 1969.

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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