WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Four Thousand, Five Hundred and No/100---- (\$ 4,500.00---), the final payment of which is due on October 15 19 90 together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

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 <u>Greenville</u>
County, South Carolina:

All that certain piece, parcel or tract of land in Greenville County, State of South Carolina, being shown as residence tract on plat prepared by Arbor Engineering for David Worley dated July 6, 1978 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Old Buncombe Road in the center line of bridge over creek and Old Buncombe Road and running thence with center line of creek as line, the meanders of which are as follows: S. 82-33-54 W. 130.22 feet to an iron pin; thence S. 55-21-15 W. 173.61 feet to an iron pin; thence S. 83-14-00 W. 100.84 feet to an iron pin; thence S. 74-10-47 W. 62.96 feet to an iron pin; thence leaving said creek and running S. 00-26-19 W. 41.82 feet to an iron pin; thence N. 85-30-00 W. 30.00 feet to an iron pin; thence S. 10-52-18 W. 55.18 feet to an iron pin; thence S. 45-00-00 E. 295.00 feet to an iron pin; thence along other property of mortgagors herein N. 70-54-35 E. 298.12 feet to an iron pin on the westerly side of Old Buncombe Road; thence with the westerly edge of Old BuncombeRoad N. 06-45-10 W. 254.15 feet to an iron pin; thence continuing with the westerly side of Old Buncombe Road N. 00-12-53 W. 139.85 feet to the beginning corner.

This is a portion of the same property conveyed to the mortgagors herein by deed of Lilliam H. Williams dated May 29, 1978 and recorded in the R.M.C. Office for Greenville County, South Carolina, on May 29, 1978 in Deed Volume 1079 at Page 945.

This mortgage is second and junior in lien to that mortgage given in favor of Fidelity Federal Savings and Loan Association in the original amount of \$21,500.00 recorded in the R.M.C. Office for Greenville County, South Carolina, on May 29, 1978 in Mortgage Volument-Wind all agent 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.

FUMC 120 SC 12-76

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