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 Seven Thousand and No/100----- (\$ 7.000.00----), the final payment of which is due on February 15 19 91 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 Greenville _______ County, South Carolina:

All that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, being on the northern side of Swanson Court, being known and designated as Lot No. 14 of a subdivision known as Swanson Court as shown on plat thereof prepared by C. C. Jones, dated April 1962, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book YY at Page 73, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Swanson Court, the joint front corner of Lots Nos. 13 and 14, and running thence along the joint line of said lots, N. 33-00 E. 162.3 feet to an iron pin on the bank of Richland Creek; thence continuing along the joint line of said lots, N. 33-00 E. 12 feet, more or less, to a point in the center of Richland Creek; thence along the center of Richland Creek, a traverse line being N. 69-00 W. 90 feet to a point in the center of said creek, the joint rear corner of Lots Nos. 14 and 15; thence along the joint line of said lots, S. 33-00 W. 161 feet to an iron pin on the northern side of Swanson Court; thence along the northern side of Swanson Court; thence along the northern side of Swanson Court, S. 58-56 E.

This being the same property conveyed to the mortgagor herein by deed of Mauldin Construction Co. recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Volume 714 at Page 391 on January 15, 1963.

This mortgage is second and junior in lien to that mortgage given in favor of First Federal Savings and Loan Association in the original amount of \$24,000.00 recorded in the R.M.C. Office for Greenville County, South Carolina on October 9, 1978 in Mortgage with and Singular the lights, members, hereditarnents 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, stores 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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