MORTGAGE OF REAL PROPERTY

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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:

ALL that certain piece, parcel or lot of land with the buildings and improvements thereon lying and being on the northeasterly side of Stonehill Court, near the City of Greenville, South Carolina, and being designated as Lot No. 377, Map 6, of Sugar Creek, as recorded in the RMC Office for Greenville County, S. C., in Plat Book 6H at Page 63, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of Stonehill Court, joint front corner of Lots 377 and 378 and running thence along the courson line of said lots N. 45-05 E. 170.15 feet to an iron pin, in the rear line of Lot 373; thence along the rear line of said Lot N. 37-22 W. 86.77 feet to an iron pin in the rear line of Lot 375; thence along the rear line of said lot S. 53-54 W. 95.69 feet to an iron pin, joint rear corner of lots 375 and 376; thence along the rear line of Lot 376 S. 62-48 W. 141.04 feet to an iron pin on the northeasterly side of Stonehill Court; thence along said Court S. 38-43 E. 52-94 feet to an iron pin; thence continuing with said Court on a curve the chord of which is S. 75-56 E. 51.55 feet to an iron pin, the point of BEGINNING.

This is the same property conveyed to the Mortgagors herein by deed of Cothran & Darby Builders, Inc., which deed is recorded in the RMC Office for Greenville County in Deed Book 1103 at Page 348 dated May 25, 1979.

This mortgage is second and junior in lien to that mortgage given in favor of South Carolina Federal Savings & Loan Association recorded in the RMC Office for Greenville County in Mortgages Book 1455 at Page 40 in the original amount of \$66,000.00 dated January 12, 1979.

Together with all and singular the rights, members, hereditaments 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. Mortgator shall make timely payments of principal and interest on the above mentioned Note and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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