THIS MORTGAGE made this <u>2nd</u> day of <u>December</u>, 19 77 among Lawrence O. Harper & Laura Ellen Harper (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

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 lot of land with the building and improvements thereon, situate on the East side of Yancey Drive near the City of Greenville, in Greenville County, South Carolina. being shown as Lot 15 on plat of Section One of Lake Forest Heights, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book OG at Page 153, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the EAst side of Yancey Drive at the joint front corner of Lots Nos. 14 and 15 and runs thence along the line of Lot No. 14, N. 73-13 E. 255.8 feet to an iron pin; thence S. 19-59 E. 115.1 feet to an iron pin; thence along the line of Lot No. 16, S. 73-13 W. 262.2 feet to an iron pin on the East side of Yancey Drive; thence along Yancey Drive, N. 16-47 W. 115 feet to the beginning corner.

THIS being the same property conveyed to the mortgagor herein by deed of Charles W. Charlton and Gailya E. Charlton, dated June 5, 1974 and recorded in the RMC Office for Greenville, S.C. on June 6, 1974 in Deed Book 1000 at Page 669.

THIS mortgage is second and junior in lien to that mortgage givein to Cameron-Brown Company in the amount of \$35,000.00, which mortgage is recorded in the RMC Office for Greenville, S.C. in Mortgage Book 1312 at Page 815 and dated June 6, 1974.

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. 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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