

THIS MORTGAGE made this 21st day of February, 19 78,
among Charles E. Gardner (hereinafter referred to as Mortgagor) and FIRST
UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

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
Three Thousand and No/100----- (\$ 3,000.00), the final payment of which
is due on March 15 19 81, 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 in the State of
South Carolina, County of Greenville, near the City of Greenville, being
known and designated as Lot No. 11 on Plat of Pine Brook, which plat is
recorded in the RMC Office for Greenville County, S.C. in Plat Book Z,
Page 148, and shown on a more recent plat of Property of Charles E. Gardner
prepared by Campbell & Clarkson, Surveyors, dated November 11, 1976, and
having, according to said recent plat, the following metes and bounds,
to-wit:

BEGINNING at an iron pin on the northeasterly side of Elaine Drive (form-
erly Keasler Street), joint front corner of Lots 11 and 13 and running
thence N. 56-29 E. 150.0 feet to an iron pin; thence S. 33-31 E. 82.5
feet to an iron pin; thence along the line of Lots 9 and 11, S. 53-37 W.
150.0 feet to an iron pin on Elaine Drive; thence along said Elaine Drive,
N. 33-31 W. 90.0 feet to an iron pin, being the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of
Elizabeth F. Stevens, dated November 16, 1976, recorded in the RMC Office
for Greenville County, S.C. in Deed Book 1046, Page 328 on Nov. 17, 1976.

THIS mortgage is second and junior in lien to that mortgage given to
Cameron-Brown Company in the amount of \$19,000.00, recorded in the RMC
Office for Greenville County, S.C. on Nov. 17, 1976 in Mortgage Book
1383 at Page 154 - recorded Dec. 10, 1976 in Mortgage Book 1384, Pg. 846.

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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