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THIS MORTGAGE made this 12th day of July , 19 78 , among David C. Childress, Sr. & Drusilla Childress Rereinafter 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:

ALL that certain piece, parcel or lot of land with all improvements thereon or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Ridgecrest Circle, being nown and designated as Lot No. 41, as shown on a plat of Bookwood, made by B. B. Waters, Jr., on October 15, 1958, and recorded in the RMC Office for Greenville County in Plat Book QQ at Page 21, and having, according to said palt, the following metes and bounds, to-wit: BEGINNING at an iron pin on the northern side of Ridgecrest Circle, at the joint front corner of Lots 40 and 41; thence with the common line of said Lots, N. 12-14 W. 396.3 feet to an iron pin; thence running N. 87-27 E. 50 feet to an iron pin, at the joint rear corner of Lots 41 and 42; thence with the common line of said Lots, S. 29-18 E. 376.9 feet to an iron pin on the northern side of Ridgecrest Circle; thence with the line of Ridgecrest Circle, S. 52-00 W. 50.2 feet to an iron pin; thence running in a continuing line along said Circle, S. 67-50 W. 41.7 feet to an iron pin; thence continuing with said Circle, S. 82-26 W. 73.8 feet to an iron pin, the point of beginning. THIS being a portion of the same property conveyed to the mortgagors herein by deed recorded in the RMC Office for Greenville County, S.C. in Deed Book 723 at Page 465. Grantor G. Hayes & Alice Shanklin Hayes, 27 May 1963.

THIS mortgage is second and junior in lien to that mortgage given to Fidelity Federal Savings & Loan Association in the amount of \$35,600.00, which mortgage was recorded in the RMC Office, Greenville, S.C. on May 21, 1973 in Mortgage Book 1354 at Page 176.

Together with all and singular the rights, members, hereditaments and approximates to sand 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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