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 County of Greenville, State of South Carolina, on the Southeastern side of Wayne Drive, and being shown and designated as Lot 55 on a Plat of Section II of Edwards Forest, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book RR at Page 20, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the Southeastern edge of Wayne Drive, at the joint front corner of Lots 55 and 56, and running thence along a line of Lots 56 and 71, S. 33-15 W. 198.6 feet to an iron pin on Casselwood Street; thence with the edge of said Street, on a curve, the chord of which is S. 84-21 W. 99.8 feet to a point; thence continuing with said Street, S. 66-45 W. 42.1 feet to a point; thence with the curve of the northeastern corner of the intersection of Casselwood Street and Randy Drive, the chord of which is N. 67-54 W. 35.2 feet to a point on Randy Drive; thence with Randy Drive N. 22-32 W. 93.4 feet to a point; thence with the curve of the southeastern corner of the intersection of Randy Drive and Wayne Drive, the chord of which is N. 17-08 E. 38.5 feet to a point on Wayne Drive; thence with Wayne Drive, N. 56-45 E. 103.1 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Anthony J. Urbano and Sandra M. Urbano recorded in the R.M.C. Office for Greenville County, South Carolina, on July 22, 1977 in Deed Volume 1061 at Page 12.

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 \$47,700.00 recorded in the R.M.C. Office for Greenville County, South Carolina, on July 22, 1977 in Mortgages Book 1404 at Page 813.

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.

328 RV-2

CONTRACTOR STATES

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386