Suite 103, Piedmont Center 33 Villa Road Greenville, S.C. 29607

SECOND MORTGAGE

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THIS MORTGAGE madsthey 17th day of March 1983, by and between Charles Benson Duncan, Jr. and Cynthia D. Duncan,

(the "Mortgagor") and UNION HOME LOAN CORPORATION OF SOUTH CAROLINA, a body corporate (the "Mortgagee"), WHEREAS, the Mortgagor is justly indebted unto the Mortgagee in the sum of Twenty-two Thousand Four Hundred ), (the "Mortgage Debt"), for which amount the Seven and 50/100---- Dollars (\$ 22,407.50 Mortgagor has signed and delivered a promissory note (the "Note") of even date herewith payable to the Mortgagee, or order, the final installment thereof being due on April 15, 1993.

KNOW ALL MEN, that the said mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said mortgagee, according to the condition of the said note, and also in consideration of the further sum ONE DOLLAR, to the said mortgagor in hand well and truly paid by the said mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presence do grant, bargain, sell and release unto the said mortgagee:

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, lying on the northwestern side of Cherry Lane Drive, being shown and designated as Lot No. 44 as shown on plat of Farmington Acres, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book RR at Pages 106 and 107, reference being made to said plat for a more complete description.

This is the same property as that conveyed to the Mortgagors herein by Deed of Douglas L. Moody, Jr. and Debbie L. Moody recorded on even date herewith.

Mortgagee's address: 1301 York Rd. Suite 205 Lutherville, Md. 21093

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TOGETHER with the improvements thereon and the rights and appurtenances thereto belonging or appertaining. The land and improvements are hereinafter referred to as the "property".

GUBJECT to a prior mortgage dated April 9, 1974and recorded in the Office of the Register of Mesne Conveyance (Clerk of Court) of Greenville County in Mortgage Book 1306, page 645.

TO HAVE AND TO HOLD all and singular the said premises unto the said mortgagee, its successors and assigns forever, and the mortgagor hereby binds himself, his successors, heirs, executors, administrators and assigns to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against himself, his successors, heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED, that the Mortgagor shall well and truly pay or cause to be paid the Mortgage Debt hereby secured when and as the same shall become due and payable according to the tenor of the said Note and shall perform all the covenants herein on the Mortgagor's part to be performed, then this Mortgage shall be void.

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