STATE OF SOUTH CAROLINA) MORTGAGE OF REAL PROPERTY COUNTY OF GREENVILLE 825868 24 Mich /3 THIS MORTGAGE made this william Leroy Gainey and (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee): among <u>Kathy Iola Nix Gainey</u> 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 5,200.00 _), the final payment of which Five Thousand Two Hundred Dollars 1989 ___ together with interest thereon as September 15 -- x effect ca. 4 North the Bengarous and engineers frequency and engineers. Drive; thence along McSwain Drive, S. 64-50 E. 25.3 feet to an iron pin on McSwain Drive; thence continuing along McSwain Drive, S. 67-45 E. 59.7 feet to the point of beginning. This property is subject to all restrictions and easements of record. This being the same property conveyed to the Mortgagors herein by deed of The South Carolina National Bank recorded November 18, 1977 in Deed Volume 1068 at page 657. This mortgage is second and junior in lien to that certain mortgage given (cont) 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, ges, 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, stover and water heaters (all of which are desparators) to a cast of said real estate whether physically attached thereto or not). TO HAVE AND TO HOLD the same with all privileges and appurtunances the suite cells its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagor, 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, ex Z MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

1. NOTE PAYMENTS. Morrgagor 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 flobs 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 Mortgages (at its request) official receipts evidencing payment thereof, in the event of the passage after the date of this Montgage of any law imposing a federal, state or local tax upon Montgage on 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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