8263620 STATE OF SOUTH CAROLINA THIS MORTGAGE made this 22nd it 19 ht bday of among Joseph Archer Todd, Jr. and Elizabeth Applite Pelerred 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 Twenty-five Thousand and no/100---- (\$ 25,000 00), the final payment of which __, together with interest thereon as 19 __91 is due on ____ July_15_ 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: Side of Rockwood Drive; thence with the northwestern side of Rockwood Drive. S. 38-26 W 88 3 foot to a fine northwestern side of Rockwood Drive, S. 38-26 W. 88.3 feet to an iron pin, the point of beginning. The above property is the same property conveyed to the mortgagors by deed of Louis A. Seaborn, Jr. to be recorded herewith. This mortgage is a second involgage junion in lien to The american Addical printy eget Together with all and singular the rights, members, hereditaments and appurtenances to said preguises 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, stormdoors and windows, screen doors, awnings, stoves and water heaters (all of whith all is ared to be a part of Mitchell & Ariail said real estate whether physically attached thereto or not). 111 Manly Street 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 Mortgagor its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in legthat the premises are free and clear of all encumbrances except for a prior Mortgage 198 advision and 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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note

obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor

fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of

said mortgagee. FLUC 120 SCREV 10 79

* recorded in Mortgage book 1545 at page. 624. ..