Charlotte, NC 28288 STATE OF SOUTH CAROLINA MORTGAGE OF REAL PROPERTY COUNTY OF \_CREENVILLE THIS MORTGAGE made this 40th \_\_ (hereinafter referred to as Mortgagor) and FIRST among Billy Joe Kelley and Peggy G. Kellegick 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 Ten Thousand and No/100----together with interest thereon as is due on July 1 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:

NOW THEREFORE in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in

THIS is the same property conveyed to the mortgagors herein by deed of John A. Durr and Mary B. Durr which mortgage was recorded in the RMC si Office for Greenville County in Deed Volume 1080 at Page 675 dated June 6, 1978.

> THIS mortgage is second and junior in lien to that mortgage given in favor of Fidelity Federal Savings & Loan Association recorded June 7, 1978 in the RMC Office for Greenville County in Nortgage Volume 1434 at Page 478 in the original amount of \$27,600.00. ,14N 1 8 19<del>34</del>

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, lightgo power, refrigeration, ventifation or other services, and also together with any screens, window shades, storn 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).

Bannie & Somberely TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgages and 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 simplen that the premises are free and clear of all encumbrances except for a prior Mortgage rif any, and that Mortgage will warrant and defend title to the premises against the lawful claims of all persons whomsoever. 1/03,

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

1. NOTE PAYMENTS. Mortgator shall make timely payments of principal and interest on the above mentioned Note and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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.