8262964 edax 1537 Mat 392 17 Villa Rd., Suite 400, Greenville, Sc 29615 STATE OF SOUTH CAROLINA) MORTGAGE OF REAL PROPERTY COUNTY OF _GREENVILLE 83 MG 548 April THIS MORTGAGE made this. (hereinafter referred to as Mortgagor) and FIRST among James G. Bell & Betty K. Bell UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee): WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money foaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Twelve Thousand and No/100----- (\$ 12,000.00), the final payment of which ____, together with interest thereon as April 15 19 91 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 easterly side or Garrett Street; thence with said street, S. 9-00 W. 100 feet to the point of beginning. This being the same property conveyed to the Mortgagors herein by deed of Charles F. and Shirley K. Kennett January 27, 1971, recorded February ci971 in Deed Volume 907 at page 566. This mortgage is second and junior to that Mortgage given to Cameron Brown Company in the original amount of O) 5\$14,050.00 recorded June 19, 1968 in Mortgage Book 1095 TURNE CORPORATION Together with all and singular the rights, members, hereditaments and appurtenances belonging or in anywise incident or appertaining, Including but not limited to all buildings, improvements, Clixiures, 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 Boors 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, is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, ú 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 vill 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 Reportgagee (at its request) official receipts evidencing payment thereof, in the event of the passage after the date b) this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the thole 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.