

THIS MORTGAGE made this 2nd day of December, 19 77,
among Harold M. Andrews (hereinafter referred 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
Four Thousand, Three Hundred & No/100----- (\$ 4,300.00), the final payment of which
is due on December 15 19 83, together with interest thereon as
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
hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys,
assigns and releases to Mortgagee, its successors and assigns, the following described premises located in
Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of
South Carolina, County of Greenville, within the corporate limits of the City of
Greenville, being known as Lot No. 11 and a portion of Lot No. 12 of Section G of a
plat of Highland Terrace recorded in the RMC Office for Greenville County in Plat
Book E, at Page 101, and having, according to a more recent plat prepared by Piedmont
Engineering Service, June 9, 1950, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Hillcrest Drive, said pin being
228.4 feet from the northeastern intersection of Hillcrest Drive, and Townes Street;
and running thence with said Hillcrest Drive, N. 80-08 W. 59.7 feet to an iron pin;
and thence continuing still with said Hillcrest Drive, N. 89-49 W. 50.5 feet to an
iron pin; and running thence N. 9-25 E. 195 feet to an iron pin on the South side of
a 15-foot alley; and running thence with said alley, S. 80-08 E. 110 feet to an iron
pin, the joint rear corner of Lots Nos. 10 and 11; and running thence with the line
of said lots, S. 9-25 W. 190 feet to the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of Irene S.
Tzouvelekas, dated November 1, 1960, recorded in the RMC Office for Greenville, SC
on November 1, 1960 in Deed Book 662 at Page 51.

THIS mortgage is second and junior in lien to that mortgage given to First Federal
Savings & Loan Association in the original amount of \$14,000.00, which mortgage is
recorded in the RMC Office for Greenville, S.C. in Mortgage Book 1336 at Page 653
on April 9, 1975.

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, light,
power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm
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).

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 Mortgagee,
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.

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
Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date
of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or 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.