

37 Villa Road, Greenville, S.C.
STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

1422 105 78
MORTGAGE OF REAL PROPERTY

THIS MORTGAGE made this 18th day of January, 1978,
among Glenn Gerald Rikard & Mary C. Rikard (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
Five Thousand, Four Hundred and No/100---- (\$ 5,400.00), the final payment of which
is due on February 15 1988, 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 piece, parcel or lot of land together with buildings and improvements
situate, lying and being on the Northwestern side of Lowndes Avenue in the City
of Greenville, Greenville County, South Carolina, being shown and designated
as a portion of Lots Nos. 85 and 86, on a Plat of Dixie Heights, made by C. M.
Furman, Jr., Engineer, recorded on January 31, 1937, in the RMC Office for
Greenville County, S.C. in Plat Book H, Page 46, and having according to a more
recent survey of the property of Glenn Gerald Rikard and Mary C. Rikard made
by C. C. Jones, Engineer, dated March, 1972, the following metes and bounds,
to-wit:

BEGINNING at an iron pin on the Northwestern side of Lowndes Avenue, said
iron pin being located 42 feet from the intersection of Lowndes Avenue with
Lowndes Hill Road and being located 10 feet East of the joint front corners
of Lots Nos. 84 and 85 and running thence along the Northwestern side of
Lowndes Avenue, N. 45-12 E. 50 feet to an iron pin; thence a line through
Lot 86, N. 44-48 W. 150 feet to an iron pin; thence S. 45-12 W. 50 feet to
an iron pin; thence S. 44-48 E. 150 feet to an iron pin, the point of
beginning.

THIS being the same property conveyed to the mortgagors herein by deed of
Allan John Underwood, dated March 3, 1972, recorded in the RMC Office for
Greenville County, S.C. on March 3, 1972 in Deed Book 937 at Page 395.

THIS mortgage is second and junior in lien to that mortgage given to

Cameron-Brown Company in the amount of \$12,200.00, recorded in Mortgage Book 1224,
at Page 331 on March 3, 1972, RMC Office for Greenville, S.C.

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.