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Mortgagee's Address: Suite 103, Piedmont Center 33 Villa Rd., Greenville SC 29607

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SECOND MORTGAGE

THIS MORTGAGE, made this 16th day of October

19 78 by and between RICHARD S. MORGAN and REBECCA P. MORGAN

(the "Mortgagor") and UNION HOME LOAN CORPORATION OF SOUTH CAROLINA, a body corporate (the "Mortgagee"), WHEREAS, the Mortgagor is justly indebted unto the Mortgagee in the sum of SEVEN THOUSAND FOUR HUNDRED NINETY-FIVE AND NO/10@bollars (\$ 7,495.00), (the "Mortgage Debt"), for which amount the

Mortgagor has signed and delivered a promissory note (the "Note") of even date herewith payable to the Mortgagee, or order, the final installment thereof being due on 11-15-83

KNOW ALL MEN, that the said mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said mortgagee, according to the condition of the said note, and also in consideration of the further sum ONE DOLLAR, to the said mortgagor in hand well and truly paid by the said mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presence do grant, bargain, sell and release unto the said mortgagee:

ALL that certain piece, parcel or lot of land, with improvements thereon, situate, lying and being on the western side of Iverson Street near the City of Greenville in the County of Greenville, State of South Carolina and known and designated as Lot No. 3 of a subdivision known as Heritage Hills, Sec. 2, plat of which is recorded in the RMC Office for Greenville County in Plat Book WWW at page 15 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Iverson Street at the joint front corner of Lots No. 3 and 4 and running thence S 68-47 W 139.9 feet to an iron pin; thence S 22-54 E 123 feet to an iron pin; thence N 67-35 E 139.5 ft. to the western side of Iverson Street at the joint front corner of Lots No. 2 and No. 3; thence along the western side of Iverson Street N 22-50 W 120 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors by deed of Gerald T. Gallina, to be recorded herewith.

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TOGETHER with the improvements thereon and the rights and appurtenances thereto belonging or appertaining. The **Qand and improvements** are hereinafter referred to as the "property".

SUBJECT to a prior mortgage dated June 1, 1978 and recorded in the Office of the Register of Mesne Conveyance (Clerk of Court) of GreenvilleCounty in Mortgage Book 1434, page 159 on June 2, 1978.

TO HAVE AND TO HOLD all and singular the said premises unto the said mortgagee, its successors and assigns forever, and the mortgagor hereby binds himself, his successors, heirs, executors, administrators and assigns to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against himself, his successors, heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED, that the Mortgagor shall well and truly pay or cause to be paid the Mortgage Debt hereby secured when and at the same shall become due and payable according to the tenor of the said Note and shall perform all the covenants Sherein on the Mortgagor's part to be performed, then this Mortgage shall be void.

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