

THIS MORTGAGE made this 12th day of January, 19 79,  
among Cornelius Cross (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  
Eight Thousand, Six Hundred and No/100----- (\$ 8,600.00), the final payment of which  
is due on January 15 19 89, 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 located, lying and being in Greenville County,  
South Carolina, near Simpsonville, being designated as Lot 14 on plat of Property of  
B. F. Reeves, recorded in the RMC Office for Greenville County in Plat Book 00 at  
Pages 190 and 191, and having, according to said plat, the following metes and bounds,  
to-wit:

BEGINNING at a point on the southern side of Gary Avenue at the joint front corner of  
Lots 13 and 14 and running thence with the joint line of said Lots, S. 21-06 W. 180.0  
feet to an iron pin at the joint rear corner of said Lots; thence S. 68-54 E. 90.0 feet  
to an iron pin at the joint rear corner of Lots 14 and 15; thence along the joint line  
of said Lots, N. 21-06 E. 180.0 feet to an iron pin at the joint front corner of said Lots;  
thence N. 68-54 W. 90.0 feet to the point of beginning.

THIS being the same property conveyed to the mortgagors herein by deed of Robert F.  
Isbell, Sr. and Robert F. Isbell, Jr., recorded in the RMC Office for Greenville  
County, S.C. on February 3, 1975 in Deed Book 1014 at Page 107.

THIS mortgage is second and junior in lien to that mortgage given to Aiken-Speir,  
Inc., in the amount of \$13,900.00, which mortgage was recorded in the RMC Office for  
Greenville County, S.C. in Mortgage Book 1332 at Page 463 on February 3, 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,  
his successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee,  
his 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.