THIS MORTGAGE made this 19th day of July , 19 79 , among George K. Clardy and Sylvia W. Clardy (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (hereinafter referred to as Mortgagee):

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 on the northern side of Hartsville Street, being shown and designated as Lot 204 on a plat entitled "Final Plat -- Section Three -- ORCHARD ACRES", recorded in the R.M.C. Office for Greenville County in Plat Book QQ, at Page 143, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the northern edge of Hartsville Street, joint front corner of Lots 203 and 204 and running thence along the line of Lot 203, N. 03-21 W. 175 feet to an iron pin in the property line; thence along the property line N. 88-21 E., 106.4 feet to an iron pin in the line of Lot 206; thence S. 01-59 W. 172.5 feet to an iron pin on the northern edge of Hartsville Street; thence along said Street S. 86-39 W. 90 feet to the point of beginning.

This mortgage is second and junior in lien to that mortgage given to Greer Federal Savings and Loan Association in the original amount of \$37,300.00 recorded in the R.M.C. Office for Greenville County, South Carolina, on June 10, 1977 in Mortgage Book 1400 at Page 591.

This is the same property conveyed to the mortgagors herein by deed of Wayne A. Pettit and Karen M. Pettit recorded in the R.M.C. Office for Greenville County, South Carolina, on June 4, 1976 in Deed Volume 1037 at Page 487.

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, Pixtures, 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, fits successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, this 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.

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