

THIS MORTGAGE made this 18th day of January, 19 82,  
 among Clifton G. Rickard and Martha M. Rickard (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  
Seventeen Thousand, Six Hundred and No/100 (\$ 17,600.00), the final payment of which  
 is due on February 1 19 92, together with interest thereon as  
 provided in said Note, the complete provisions whereof are incorporated herein by reference;

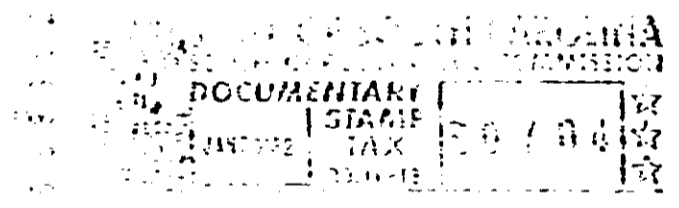
AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest  
 thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the  
 Note and this Mortgage by the conveyance of the premises hereinafter described:

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, being known and designated as  
 Lot No. 26 of a subdivision known as Pebble Creek, Phase II, as shown on plat  
 thereof being recorded in the RMC Office for Greenville County, South Carolina  
 in Plat Book 7-C at Page 50, and having, according to said plat, such metes and  
 bounds as appears thereon.

THIS is the same property conveyed to the Mortgagors herein by deed of Pebblepart,  
 Ltd., a South Carolina Limited Partnership, recorded in the RMC Office for Green-  
 ville in Deed Book 1132 at Page 704 dated September 2, 1980 and recorded September  
 5, 1980.

This mortgage is second and junior in lien to that mortgage given in favor of  
 First Federal Savings & Loan Association which mortgage was recorded in the  
 Office of the RMC for Greenville County in Mortgages Book 1514 at Page 629  
 on September 5, 1980 in the original amount of \$78,400.00.



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 and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the  
 manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's note according to its  
 terms, which are incorporated herein by reference.
2. **TAXES.** Mortgagor will pay all taxes, assessments, water rates, and other governmental or municipal  
 charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mort-  
 gagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor  
 fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like,  
 then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of  
 said mortgagee.

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