37 Villa Road, Grecaville, SC 29615 CREENVELE CO.S.C. MORTGAGE OF REAL STATE OF SOUTH CAROLINA) COUNTY OF CREENVILLE Aug 25 12 12 PHARPLEST among James W. Duncan and Betty J. Duncan St. I therewiller 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 Ten Thousand, Nine Hundred and No/100----- (\$ 10,900.00----), the final payment of which ____, together with interest thereon as _ 19 _ 90 ___September 15 provided in said Note, the complete provisions whereof are incorporated herein by reference; This mortgage is second and junior in lien to that mortgage given in favor Gof Greer Federal Savings and Loan Association in the original amount of \$280.00, recorded in the R.M.C. Office for Greenville County, Strate Carolina, on April 21, 1977 in Nortgages Book 1395 at Page 238 UNION MORIGIGE CORPORATION 7-07-8 Alan RICHARD A. GANTT JUL 2 4 1981 Attorney at Law Together with all and singular the lie is the flesh hers, heredits the said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, Tiktures, 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 Mortgages, 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 other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured in the amounts, in the manner and at the place set forth therein. This Mortgage secures

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 mortigagee 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

payment of said Note according to its terms, which are incorporated herein by reference.

said mortgagee. F #WC 120 SC FEV 10.79