37 Villa Rd., Suite 400 Greenville, SC 29615 STATE OF SOUTH CAROLINA CELES COUNTY OF _GREENVILLE_ among William Earl Jr. & Rosa W. Spearman (hereinafter referred to as Mortgagor) and FIRST UNION MORTGAGE CORPORATION, a North Carolina Corporation (herqinafter referred to as Mortgagee): WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for proney loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of 13,600.00 , the final payment of which THIRTEEN THOUSAND SIX HUNDRED &no/100 (s. , together with interest thereon as April 15 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: TOGETHER IN CONTINUE TO THE STORES OF THE STORES OF THE STORES OF THE 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 said real estate whether physically attached thereto or not). 15664 TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, IU HAVE AND TO HOLD the same with an printing and the set out and Mortgagor covenants with Mortgagoe, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe, it is successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagoe. its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; we its successors and assigns, that mortgagor is seized or, and the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is that the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is that the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is seized or, and that the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is seized or, and that the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is seized or, and that the premises are free and clear of all encumbrances except for a prior Mortgago, if any, and that Mortgagor is seized or a prior Mortgago, if any, and that the premises are free and clear of all encumbrances except for a prior Mortgago. that the premises are free and clear of all encumbrance that the premises against the fawful claims of all persons whomsoever union MORICAGE CORPORATION THAT IN THE PROPERTY OF THE PROPERTY MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows: 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and 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, ... the option of Mortgagee, its

successors and assigns, without notice become immediately due and payable.

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