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DURHAM S. CAROLINA
R.M.C.

MORTGAGE

VOL 1843 PAGE 296

THIS MORTGAGE is made this 9th day of January 1984, between the Mortgagor, Kenneth L. Bright and Kathy W. Bright (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation of South Carolina, a corporation organized and existing under the laws of the State of South Carolina whose address is Suite 205, Heaver Plaza, 1301 York Road, Lutherville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 24,022.50 which indebtedness is evidenced by Borrower's note dated January 9, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 15, 1994;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being near Travelers Rest, Greenville County, State of South Carolina, and containing 3.00 acres more or less and being more particularly described according to a survey for Kenneth L. Bright and Kathy W. Bright by W.R. Willism, Jr., RLS, #3979, dated April 1, 1976 and being more particularly described according to said plat as follows:

BEGINNING at an iron pin on the south side of Glensprings Lane said point being approximately 1759 feet West of Byars Road, thence along the southern right-of-way of Glensprings Lane S 80-;0 W, 245 feet to an iron pin; continuing with said road S 75-26 W, 120 feet to an iron pin on said road; thence along the Williams' line S 17-27 E, 342 feet to an iron pin on the Robertson line; thence with Robertson line N 82-33 E, 373 feet to an iron pin; thence along other land of the line of property now or formerly belonging to Elizabeth M. Williams and W. Raymond Williams N 18-10 W, 368.3 feet to the beginning corner, containing 3.0 acres, more or less.

DERIVATION: Deed of Elizabeth M. Williams and W. Raymond Williams recorded June 1, 1976 in Deed Book 1037 at page 179 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of Kenneth L. Bright and Kathy W. Bright to Travelers Rest Federal Savings and Loan, now known as Poinsett Federal Savings and Loan Association recorded June 1, 1976 in Mortgage Book 1369 at page 57 in the Greenville County RMC Office.

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which has the address of Route 2, Glensprings Lane, Travelers Rest, SC 29690
[Street] [City]
South Carolina (herein "Property Address");
[Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:
1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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