

ADDRESS OF MORTGAGEE:
Suite 205, Heaver Plaza
1301 York Road
Lutherville, MD 21093

MORTGAGE

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THIS MORTGAGE is made this 29th day of August 1984, between the Mortgagor, Charles F. Owens and Anne O. Owens (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").

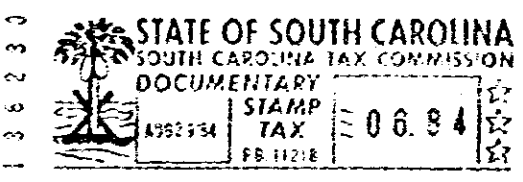
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 22,787.50 which indebtedness is evidenced by Borrower's note dated August 29, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on September 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, with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 30, Property of Central Realty Corp. on plat recorded in the RMC Office for Greenville County in Plat Book S at Page 110, and by a more recent plat prepared by Carolina Surveying Co. entitled, Property of Charles F. Owens, dated August 22, 1984 and recorded in the RMC Office for Greenville County in Plat Book 10W at Page 61, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northeastern side of Nancy Drive (formerly Hampton Street) and running thence, N. 25-00 W. 60 feet to a point, joint front corner with Lot No. 31; thence running with the common line of Lot No. 31, N. 65-00 E. 205 feet to a point; thence S. 25-00 E. 60 feet to a point, joint rear corner with Lot No. 29; thence running with the common line of Lot No. 29, S. 65-00 W. 205 feet to a point on Nancy Drive, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Homer Capps dated March 4, 1964, and recorded in the RMC Office for Greenville County in Deed Book 744 at Page 97.



which has the address of 31 Nancy Drive Greenville, South Carolina 29611 (herein "Property Address");

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 for the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower covenants that Borrower is lawfully seized 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

RESERVED

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