

MORTGAGE

23 1111A Bond
Greenville, SC 29607
BOOK 1614 PAGE 296

FILED
GREENVILLE, S.C.

THIS MORTGAGE is made this 29th day of June 1983, between the Mortgagor John N. Howard and Rebecca L. Howard (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. \$ 5,285.00 which indebtedness is evidenced by Borrower's note dated June 29, 1983 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 July 15, 1988;

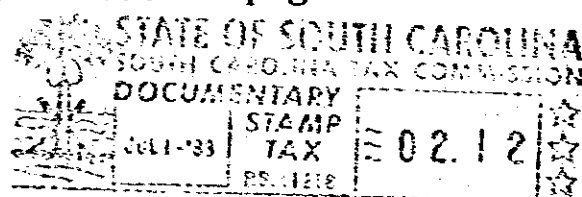
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, City of Greenville, on the northwestern side of West Augusta Place, being shown as all of Lot Number 44 and part of Lots 45 and 46 on plat of D.W. Cochran Estate recorded in Plat Book I at Pages 92 and 93, and when described as a whole having the following metes and bounds:

BEGINNING at an iron pin at the joint front corner of Lots 43 and 44 and running thence with the northwestern side of West Augusta Place, S 37-56 W, 80 feet to a stake in the front line of Lot 45; thence N 52-04 W, 190 feet to a pin; thence N 37-56 E, 80 feet to a pin at the rear corner of Lot 43; thence with the line of Lot 43, S 52-04 E, 190 feet to the point of beginning.

DERIVATION: Deed of Thomas S. Milford, executor of estate of Orlena M. Schwartz recorded April 21, 1977 in Deed Book 1055 at page 42 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of John N. Howard and Rebecca L. Howard to Fidelity Federal Savings and Loan Association in the original amount of \$24,800.00 dated April 21, 1977 and recorded April 21, 1977 in Mortgage Book 1395 at page 242 in the Greenville County RMC Office.



which has the address of 106 West Augusta Place, Greenville, SC 29605 South Carolina (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 (or 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

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