

**MORTGAGE**

1035 214

THIS MORTGAGE is made this 11th day of November 1983 between the Mortgagor, James C. Clary and Elizabeth H. Clary of South Carolina (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, Beaver Plaza, 1301 York Road, Lutzerville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 10,312.50 which indebtedness is evidenced by Borrower's note dated November 11, 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 November 15, 1993:

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 of lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 6 of Ebenezer Heights Subdivision and, according to a plat prepared of said Subdivision by W.R. Williams, Jr. RLS, July 1971, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4J at Page 85, having the following courses and distances, to wit:

BEGINNING at an iron pin on or near the edge of White Horse Road joint front corner of Lots Nos. 6 and 7 and running thence N 60-31 W, 237.8 feet to an iron pin; thence N 20-58 E, 100 feet to an iron pin; thence S 64-07 E, 236.9 feet to an iron pin on or near the edge of White Horse Road; thence running with said Road S 21-21 W, 115 feet to an iron pin on or near the edge of White Horse Road, the point of beginning.

DERIVATION: Deed of Rodney H. Maybin and Eugenia L. Maybin recorded June 2, 1978 in Deed Book 1080 at page 371 in the Greenville County RMC Office.

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which has the address of Route 4, Box 257, Travelers Rest, SC 29690 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."

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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.

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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