MORTGAGE

THIS MORTGAGE is made this 10th Anderson and Kaaren L. Anderson of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation of South Carolina a 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").

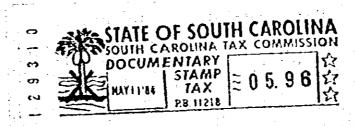
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 County of Greenville, State of South Carolina, situate, lying and being on the southern side of Ardmore Drive and being known and designated as Lot 153 of COLONIAL HILLS Subdivision, Section 3, plat of which is recorded in the RMC Office for Greenville County in Plat Book BBB at page 91, and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights-of-way appearing on the property or on the record.

This is the same property conveyed to the Mortgagors herein by deed of Kenneth R. Brown dated July 18, 1977, and recorded in the RMC Office for Greenville County in Deed Book 1060 at page 740.

This mortgage is expressly junior in lien to that certain mortgage given by the Mortgagors herein to First Federal Savings and Loan Association of South Carolina, recorded July 18, 1977 in the RMC Office for Greenville County in Mortgage Book 1404 at page 312.



which has the address of 24. Ardpore. Drive,	Taylors
[Street]	[City]
South Carolina 29687 (herein "Property Address");	

[locode]

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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Last Mass No.