

MORTGAGE

VOL 1663 PAGE 939

FILED

THIS MORTGAGE is made this 22nd day of May 1984 between the Mortgagors THOMAS BALDWIN, JR. AND EMMA R. BALDWIN of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation 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").

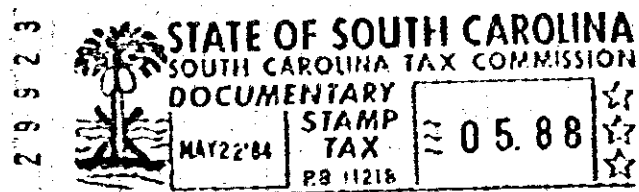
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 14,602.50 which indebtedness is evidenced by Borrower's note dated May 22, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on June 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 buildings and improvements thereon situate, lying and being on the northwestern corner of the intersection of Kenmore Drive and Saville Court in the County of Greenville, State of South Carolina being known and designated as Lot No. 240 on a plat of ROCKVALE, Section 2, made by J. Mac Richardson, Survey dated July, 1959 and recorded in the RMC Office for Greenville County, S. C in Plat Book QQ page 109, reference to said plat is hereby craved for the metes and bounds thereof.

This being the same property conveyed to the mortgagors herein by deed of Jeffrey L. Todd dated October 19, 1973 and recorded in the RMC Office for Greenville County on October 22, 1973 in Deed Book 986 at Page 521.

This is a second mortgage and is junior in lien to that mortgage in favor of Cameron and Brown Com dated August 20, 1971 and recorded in the RMC Office for Greenville County on August 23, 1971 in Mortgage Book 1203 at page 496.



which has the address of Kenmore Drive Piedmont South Carolina 29673 (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 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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