

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

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**MORTGAGE**

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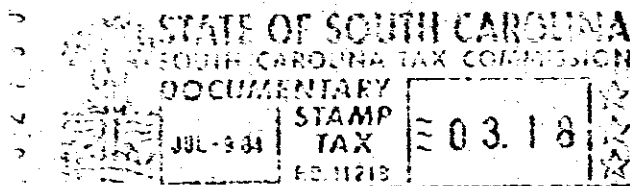
THIS MORTGAGE is made this 6th day of July 1984, between the Mortgagor, Robert D. Smith and Emily B. Sweeney Smith (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation of South Carolina, a corporation organized and existing under the laws of the State of South Carolina whose address is Suite 205, Hearver Plaza, 1301 York Road Lutherville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 10,527.50 which indebtedness is evidenced by Borrower's note dated July 6, 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 July 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 certain piece, parcel or lot of land, with all improvements thereon, situate lying and being in the Fairview Township, Hopewell Community in Greenville County, South Carolina, Tax District No. 75, containing 8.49 acres, more or less, being shown by metes and bounds as property Robert D. Smith and Emily B. Smith, by plat prepared by Carolina Surveying Company which said plat has been recorded in the R.M.C. Office for Greenville County in Plat Book 104 at Page 1 and reference is made to that plat for a more particular description.

This being the identical property conveyed to the Mortgagor Emily B. Sweeney Smith by deed of Frank P. McGowan, Jr. as Master, dated March 3, 1970 and recorded March 3, 1970 in the R.M.C. Office for Greenville County in Deed Book 885 at Page 289.



which has the address of ... Route 3, ox 419 Simpsonville ...  
[Street] [City]  
South Carolina ... 29681 ... (herein "Property Address");  
[Zip Code]

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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