

FILED  
GREENVILLE CO. S.C.

**MORTGAGE**

VOL 1694 PAGE 957

THIS MORTGAGE is made this 18th day of December, 1984, between the Borrower, Douglas Duane Taylor, Jr. and Tina A. Taylor 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. \$ 5,815.00 which indebtedness is evidenced by Borrower's note dated December 18, 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 January 15, 1990;

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 tract of land being shown and designated as Lot 1 on Survey of Property of SAM H. James Estate, dated November 25, 1949, made by H. L. Dunahoo, and being more particularly described as Follows, to-wit:

Beginning at a point on the South side of Brushy Creek Road and the West side of an unnamed Street, and running thence S. 30-10 E. 100 feet to a point; thence S. 41-00 E. 148.5 feet to a point; thence S. 61-40 W. 278.5 feet to a point; thence N. 27-30 W. 298 feet to a point on the South side of Brushy Creek Road; thence along the South side of Brushy Creek Road N. 73-55 E. 168 feet to the point of beginning.

This is the same property conveyed to the Grantors herein by the Deed of Douglas Duane Taylor, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1208 at Page 574, recorded on Mar 20, 1984. Said Deed Contains the following clause: "Provided however, should Douglas Duane Taylor Jr, divorce Tina Allen Taylor, then on the date such Divorce Decree is granted, fee simple title to the above described property shall immediately revert to Douglas Duane Taylor, should he be living, or to his heirs (excluding Douglas Duane Taylor, Jr, ) should he be not living. This reversionary clause shall be null and void 20 years after the date this deed is executed and shall be of no force and effect at any time against any mortgagee having a lien against these premises.

This is a second mortgage junior in lien to that mortgage given to First Federal Savings and Loan Association in the original amount of \$20,720.39, said mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 1659 at Page 624, recorded on April 27, 1984.

9 OCT 1 - which has the address of 329 Brushy Creek Road Greer South Carolina 29651 (herein "Property Address");

3 OCT 18 84 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

SOUTH CAROLINA - HOME IMPROVEMENT - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
STAMP  
DEC 18 1984 TAX 20177

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