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TMS MORTGAGE is made this will aday of Holden, formerly known as Priscilla G. Taylor between the Mortgagor, Priscilla Taylor Holden, formerly known as Priscilla G. Taylor (herein "Bortower"), 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, Heaver Plaza, 1301 York Road Lutherville, Maryland 21093 (herein "Lender").

WHEREAS. Borrower is indebted to Lender in the principal sum of U.S. \$ 6,517.50 which indebtedness is evidenced by Borrower's note dated April 13, 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 . April 15, 1991

All that lot of land in the County of Greenville, State of South Carolina, known and designated as Lot No. 9 on plat of the property of J.Cleo Roper made by Dalton & Neves, Engineers, April, 1957, and recorded in Plat Book "PP", at page 133, in the R.M.C. Office for Greenville County, said lot having a frontage of 80 feet on the south side of West Gantt Circle, a depth of 149.84 feet on the east side, a depth of 149.76 feet on the western side and a rear width of 80 feet.

Being the same property conveyed to the Mortgagor by deed of William H. Starnes dated January 16, 1975, and recorded in the R.M.C. Office for Greenville County on January 16, 1975, in Deed Bood 1013 at page 238.

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South Carolina ... 296.73 ..... (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

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

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