

GREENVILLE FILED

**MORTGAGE**

BOOK 1027 PAGE 638

THIS MORTGAGE made this 21<sup>st</sup> day of September 1983 between the Mortgagors, Otis L. Allen and Gena B. Allen (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, Heaver Plaza, 1301 York Road, Lutherville, Maryland 21093. (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$36,228.00 which indebtedness is evidenced by Borrower's note dated September 21, 1983 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 October 15, 1993;

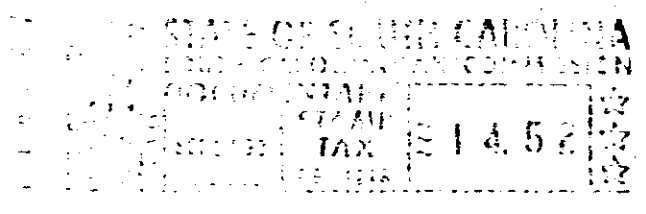
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Mauldin, being known and designated as Lot No. 38 on plat of Forrester Woods, Section 7, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5-P at pages 21 and 22, and having the following metes and bounds, to-wit:

BEGINNING at an iron pin joint front corners Lots 38 and 39 on the Eastern side of Piney Grove Road, running thence up the joint line of Lots 38 and 39 S. 77-54 E. 195 feet to an iron pin; running thence along the rear lines of Lots 47 and 48, N. 19-48 E. 180.2 feet to an iron pin; running thence N. 72-12 W. 100 feet to an iron pin at the corner of Lots 37 and 38; running thence down the joint line of said lots S. 54-35 W. 151 feet to the Pine Grove Road cul-de-sac; running thence around said cul-de-sac, the chord of which is S. 5-51 W. 45 feet to a point; thence continuing with said cul-de-sac, the chord of which is S. 46-55 W. 39.5 feet to the point of beginning.

The being the same property conveyed to mortgagors herein by deed of Terry L. Maddux and Judith L. Maddux dated February 14, 1979, of record in the RMC Office for Greenville County, SC. in Deed Book 1097 at Page 119 on February 20, 1979.

This being a second mortgage and junior in lien to that lien evidenced by "Modification and Assumption Agreement" executed by Otis L. Allen and Gena B. Allen in favor of Fidelity Federal Savings and Loan Association (Now American Federal Bank, F.S.B.) dated February 13, 1979, and recorded in the RMC Office for Greenville County in Mortgage Book 1457 at Page 825 on February 20, 1979, securing the amount of \$51,537.36.



which has the address of . . . . Route 10, 410 Piney Grove Road . . . . Greenville  
[Street] [City]  
South Carolina . . . . 29607 . . . . (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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