

FILED
GREENVILLE
SEP 30 4 51 PM '83

800-1328 page 579

MORTGAGE

THIS MORTGAGE is made this 29 day of SEPTEMBER 1983 between the Mortgagor, THOMAS D. CROFT and ELIZABETH W. CROFT (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. \$ 20,078.00 which indebtedness is evidenced by Borrower's note dated Sept. 29, 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, 1998;

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 lot of land in Greenville Township, Greenville County, State of South Carolina, in the City of Greenville, being shown and designated as Lots Nos. 236 and 237 on plat of Traxler Park, recorded in plat book F at pages 114 and 115, and, when described together, have the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Woodvale Avenue, at the corner of Lots Nos. 235 and 236, and running thence with Woodvale Avenue, N. 64-37 E. 140 feet to an iron pin, corner of lot No. 238; thence with line of said lot, S. 25-23 E. 225 feet to stake; thence S. 64-37 W. 140 feet to an iron pin, rear corner of Lot No. 235; thence with line of said lot, N. 25-23 W. 225 feet to an iron pin on Woodvale Avenue, the point of beginning.

This is the same property conveyed to mortgagors by William Ralph Holder, Jr. and Shirley C. Holder by deed dated and recorded 8/6/82 in deed vol. 1171 page 667 of the RMC Office for Greenville County, S. C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
RECORDED
1983 SEP 30 4 51 PM
1328-579

which has the address of 20 Woodvale Avenue Greenville
[Street] [City]
South Carolina 29605 (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

0579

24328-RV-21