

MORTGAGE

1001-17

THIS MORTGAGE is made this 25th day of November 1983, between the Mortgagor, Raymond R. Drew and Mildred G. Drew (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, Weaver Plaza, 1301 York Road, Luthersville, Maryland 21093 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 38,178.00 which indebtedness is evidenced by Borrower's note dated November 25, 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 December 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 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, on the southwestern side of Cleveland Street Extension, in the City of Greenville, being shown and designated as part of Lot No. 3 and part of Lot No. 4 on plat of Property of Raymond R. Drew and Mildred G. Drew, dated April 1961, prepared by Dalton and Neves, Engineers, recorded in Plat Book WW at Page 69 and being described more particularly according to a more recent plat of Raymond R. Drew and Mildred G. Drew dated November 23, 1983 and recorded November 23, 1983 in Plat Book at Page , as having the following metes and bounds, to wit:

BEGINNING at an iron pin on the southwestern side of Cleveland Street Extension at the joint front corner of Lots 2 and 3 and running thence along the southwestern side of said Street, S 42-00 E, 20 feet to an iron pin; thence S 53-26 E, 74.27 feet to an iron pin at the joint front corner of Lots No. 3 and 4; thence S 30-56 W, 198.63 feet to an iron pin; thence N 51-20 W, 147.84 feet to an iron pin; thence N 46-30 E, 199.22 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Edward H. Hembree recorded April 9, 1968 in Deed Book 841 at Page 505.

which has the address of 2044 Cleveland Street Extension, Greenville, SC 29607 South Carolina (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 seized 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 therein "Funds" equal to one-twelfth of the yearly taxes and assessments (including condominium and

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