

MORTGAGE

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THIS MORTGAGE is made this 22nd day of February 1984, between the Mortgagor, Jushaw W. Buchanan and Helen L. Buchanan (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. \$ 15,002.50 which indebtedness is evidenced by Borrower's note dated February 22, 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 March 15, 1994;

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 near Judson Mill in the County of Greenville, State of South Carolina, being shown and designated as the rear portions of Lots No. 16 and 17 of the C. E. Briscoe Subdivision recorded in Plat Book F at Page 166 and being described more particularly, according to plat of Jushaw W. Buchanan and Helen L. Buchanan prepared by Freeland and Associates, dated February 20, 1984 and recorded in Plat Book 104 at Page 92, to wit:

BEGINNING at an iron pin in the joint line of Lots 16 and 17, which iron pin is S 54-59 E, 75.43 feet from the joint front corner of said Lots on the southeastern side of Gentry Street, and running thence through Lot No. 16 N 33-52 E, 50.05 feet to an iron pin in the common line of Lots 15 and 16, thence along the common line of said Lots S 55-19 E, 78.64 feet to an iron pin in the common line of said Lots; thence S 34-30 W, 100.31 feet to an iron pin in the common line of Lots 17 and 18; thence along the common line of said Lots N 55-10 W, 73.66 feet to an iron pin; thence across Lot 17 N 35-08 E, 50.15 feet to an iron pin in the common line of Lots 16 and 17; thence with the common line of said Lots N. 56-14 W, 4.98 feet to an iron pin, the point of beginning.

TOGETHER with a twelve (12) foot access easement or right-of-way running along the northern side of the front portion of Lot No. 17 of the C. E. Briscoe Subdivision as shown on the aforementioned plat of Freeland and Associates and being described as follows:

BEGINNING at an iron pin on the southeastern side of Gentry Street at the joint front corner of Lots 16 and 17, which iron pin is 656 feet more or less from the intersection of Gentry Street and Arch Street, and running thence along the common line of said Lots, S 54-59 E, 75.43 feet to an iron pin; thence S 56-14 E, 4.98 feet to an iron pin; thence S 35-08 W, 12.0 feet to an iron pin; thence through the front portion of Lot No. 17 N 54-59 W, 80.32 feet to an iron pin on the southeastern side of Gentry Street; thence along said street N 34-42 E, 12.0 feet to an iron pin, the point of beginning. This easement (OVER) which has the address of

22 B Gentry Street, Greenville, SC 29611 (City)
South Carolina (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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