

ADDRESS OF MORTGAGEE:  
Suite 205, Heaver Plaza  
1301 York Road  
Lutherville, MD 21093

**MORTGAGE**

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THIS MORTGAGE is made this 9th day of April 19 84 between the Mortgagor, Paul S. Rossi, Jr. (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. \$ 12,332.50 which indebtedness is evidenced by Borrower's note dated April 9, 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, 1994;

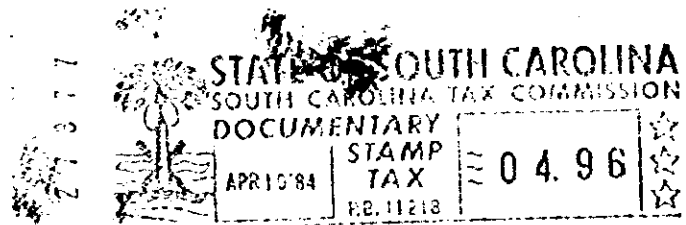
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 tract of land, with all improvements thereon, situate lying and being on the northern side of Hawks Nest Road in the County of Greenville, State of South Carolina near Travelers Rest and being shown and designated as Tract No. 3 containing 5.24 acres gross on a plat of property of Walker Properties dated June, 1978 and according to said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of a cul-de-sac at the joint front corner of Tracts Nos. 3 and 4 and running thence with the joint line of said tracts, N. 33-45 W. 512.3 feet to an iron pin; thence N. 49-12 E. 202.7 feet to an old iron pin; thence N. 57-45 E. 133.9 feet; thence N. 84-58 E. 94.6 feet to an iron pin; thence S. 70-05 E. 165.4 feet to an iron pin; thence N. 33-13 E. 230.6 feet to an old iron pin at the joint rear corner of this tract and Tract 2; running thence with the joint line of said tracts, S. 42-38 W. 528.7 feet to an iron pin; the point of beginning.

This being the identical property conveyed to the Mortgagor herein by deed of Walker Properties, a General Partnership, dated March 31, 1981 and recorded April 2, 1981 in the RMC Office for Greenville County, South Carolina in Deed Book 1145 at Page 563 and also by deed of Debbie Smith Rossi dated December 5, 1983 and recorded December 6, 1983 in the RMC Office for Greenville County in Deed Book 1201 at Page 955.

This mortgage is junior to that mortgage to The Kissell Company in the original amount of \$45,000.00 dated 12/6/83 and recorded 12/6/83 in the RMC Office for Greenville County in Mortgage Book 1638 at Page 653 and re-recorded in Mortgage Book 1639 at Page 768; this mortgage was assigned to Empire of America F.S.A. by assignment dated 3/9/84 and recorded 3/21/84 in Mortgage Book 1653 at Page 166.



which has the address of Route 2 Travelers Rest, South Carolina 29690 (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 (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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