THIS MORTGAGE is made this . 19th day of . April  19 84 . between the Mortgagors . CHRISTEL HALOULAS and PATRICIA HALOULAS	,
19.84 between the Morteagors: CHRISTEL HALOULAS and PATRICIA HALOULAS	
(herein "Borrower"), and the Mortgagee, Union home Loan Corporat	ion
of South Carolina a corporation organized existing under the laws of the State of South Carolina	and
existing under the laws of the State of South Carolina	<b>. ,</b>
whose address is Suite 205, Heaver Plaza, 1301 York Road	
Lutherville, Maryland 21093 (herein "Lender").	

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 lying in the State of South Carolina, County of Greenville, shown as Lot 12 on plat of PECAN TERRACE as recorded in the RMC Office for Greenville County, SC, in Plat Book GG at Page 9, reference to said plat being craved for the specific metes and bounds as appear thereon for the within secured property.

This being the same property conveyed to Mortgagors herein by deed of John Pinson and Diane Pinson, dated April 19, 1984, and recorded in the RMC Office for Greenville County of even date herewith.

This being a second mortgage and junior in lien to that mortgage given to Aiken-Speir, Inc., by Matthew S. and Carol C. Graham, as recorded in the RMC Office for Greenville County, SC, in Mortgage Book 1344 at Page 876, in the original amount of \$16,950.00, with assumption by John Pinson and Diane Pinson as set forth in deed recorded in the RMC Office for Greenville County in Deed Book 1101 at Page 973 on May 8, 1979; said mortgage being subsequently assumed by Mortgagors herein as set forth in deed of Pinson to Haloulas as hereinabove referenced; the principal balance owing on such mortgage being approximately \$15,418.73 on April 19, 1984.

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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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SOUTH CAROLINA-HOME IMPROVEMENT-1/80-FNMA/FHLMC UNIFORM INSTRUMENT