MORTGAGE

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THIS MORTGAGE is made this 24th day of April
19/84 he ween the Mortgagor. Timothy M. Reeves

(herein "Borrower"), and the Mortgagee, union home Loan Corporation
existing under the laws of the State of South Carolina
whose address is Suite 205, heaver Plaza, 1301 York Road
butherville, 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, situate, lying and being in the State of South Carolina, County of Greenville, being on the east side of Tomassee Avenue, being known and designated as Lot No. 1 as shown on plat made by C. B. Martin, which plat is recorded in the RMC Office for Greenville County in Plat Book "F" at pages 102 and 103, and having the following metes and bounds, to-wit:

BEGINNING at a concrete pier on the eastern side of Tomassee Avenue, at the southeastern corner of the intersection of Tomassee Avenue and a twenty foot alley, and running thence along the southeastern side of said alley, S. 71-35 E. 166.2 feet to an electric pole; thence along Lot No. 2, S. 16-51 W. 69.9 feet to an iron pin; thence along Lot No. 3, N. 71-35 W. 171.9 feet to a concrete pier; thence along the eastern side of Tomassee Avenue, N. 21-35 E. 70 feet to the point of beginning.

This being the identical property conveyed to Rebecca Ann Ridgeway (now Rebecca Ann Wactor by 1982 marriage) by deed of Jack L. Pressley and Doris G. Pressley dated January 18, 1979 and recorded in the RMC Office for Greenville County in Deed Book 1095 at Page 621.

This mortgage being junior in rank to that mortgage to Colonial Mortgage Company in the original amount of \$32,800.00 dated January 18, 1979 and recorded in the RMC Office for Greenville County in Mortgage Book 1455 at Page 560 and assigned to South Carolina State Housing Authority on February 2, 1979 and recorded in RMC Office for Greenville County in Mortgage Book 1457 at Page 253.

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which has the address of ... 201 Tomassee Avenue Greenville

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

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

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