

00-110

MORTGAGE

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THIS MORTGAGE is made this 31st day of May 1984, between the Mortgagor, Daniel M. Gossett and Barbara Gossett (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 Lutnerville, Maryland 21093. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 20,347.50 which indebtedness is evidenced by Borrower's note dated May 31, 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 June 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 piece, parcel or lot of land situate, lying and being on the Southern side of Homewood Avenue near the City of Greenville, in the County of Greenville, State of South Carolina, known and designated as Lot No. 10 of a subdivision known as Homestead Acres as shown on plat recorded in the R.M.C. Office for Greenville County in Plat Book RR at page 35 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern edge of Homewood Avenue at the joint front corner of Lots No. 10 and 11, running thence with the line of these lots S. 25 E. 175 feet to an iron pin in the line of Lot No. 1 and; running thence with the line of Lot No. 1 N. 65-00 E. 90 feet to an iron pin at the joint rear corner of Lots no. 10 and 9 and; running thence with the joint line of these lots N. 25 W. 175 feet to an iron pin on the Southern edge of Homewood Avenue and; running thence with the Southern edge of Homewood Avenue S. 65-00 W. 90 feet to an iron pin to the point of beginning.

This is the identical property conveyed to Mortgagors herein by deed of Nana Mae Anderson dated October 11, 1976 and recorded in the R.M.C. Office for Greenville County in Deed Book 1044 at page 448 on October 12, 1976.

This mortgage is second in nature and junior to that certain mortgage given originally to Greer Federal Savings & Loan Association and now held by First Federal Savings & Loan Association, said mortgage of record in the R.M.C. Office for Greenville County in Mortgage Book 1347 at page 992.

which has the address of 3 Homewood Avenue, Taylors, SC 29687 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 (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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