THIS MORTICACE is made this 5th day of June

19.84 between the Mortgagor. Kenneth E. Safford and Katherine S. Safford

19.85 of South Carolina (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 a corporation organized and 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 piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, on the southwestern side of Knollwood Drive, and being known and designated as Lot No. 4 on a Plat of "Property of Donald E. Baltz" recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-N at Page 59, and having, according to said Plat, the following metes and bounds:

BEGINNING at a point on the southwestern edge of Knollwood Drive, at the joint front corner of Lots 3 and 4, and running thence along Knollwood Drive S. 58-46 E. 10.6 feet to a point; thence continuing along the southwestern edge of Knollwood Drive, S. 62-28 E. 104.4 feet to a point; thence continuing along the southwestern edge of Knollwood Drive, S. 71-46 E. 15 feet to a point; thence along the line of Baltz land, S. 27-54 W. 89.6 feet to a point; thence S. 72-50 W. 128.5 feet to a point; thence along the line of Wilkins Norwood land, N. 64-55 W. 49.7 feet to a point; thence along a line of Lot 3, N. 31-14 E. 181.3 feet to the beginning corner.

ALSO: All that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, being known and designated as "Property of Donald E. Baltz" on a Plat dated January 24, 1972, prepared by Campbell & Clarkson, Surveyors, Inc., and having, according to said Plat, the following metes and bounds:

BEGINNING at a point on the southwestern edge of Knollwood Drive at the joint front corner of the property herein conveyed and Lot 4, as shown on a Plat of "Property of Donald E. Baltz" recorded in the RMC Office for Greenville County in Plat Book 4-N at Page 59, and running thence along the southwestern edge of Knollwood Drive S. 71-46 E. 53.3 feet to a point; thence continuing along the southwestern edge of Knollwood Drive S. 82-43

(CONTINUED ON BACK OF MORTGAGE)

which has the address of ... 415 Knollwood Drive Mauldin

[Street] [City]

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

STATE OF SOUTH CAROLINA TAX COMMISSION

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