

MORTGAGE

THIS MORTGAGE is made this 22nd day of June 1984 between the Mortgagor Harold D. Gilstrap and Linda D. Gilstrap (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, Weaver Plaza, 1301 York Road, Lutnerville, Maryland 21093 (herein "Lender").

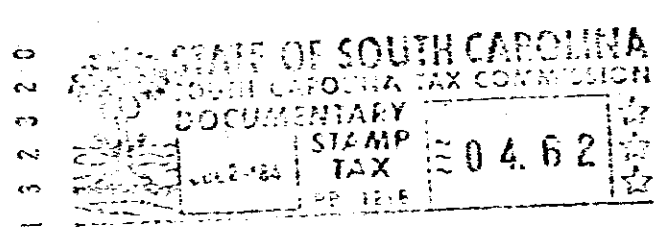
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 15,340.00 which indebtedness is evidenced by Borrower's note dated June 22, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on July 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 lot of land in Greenville County, State of South Carolina, on the southeastern side of Maxcy Avenue, in Gantt Township, near the City of Greenville being shown as Lot 10 on a revised plat of Cochran Heights, recorded in Plat Book 11 at Page 185 (see original plat recorded in Plat Book HH at Page 13), being more particularly shown on a plat of the Property of William W. James and Virginia L. James, prepared by Jones and Sutherland, dated February 13, 1959, and according to said plat being more particularly described as follows: Beginning at an iron pin on the southeastern side of Maxcy Avenue, front corner of Lot 9, which pin is 300.3 feet southwest of the intersection of said Avenue with White Horse Road, and running thence with the line of Lot 9; S. 30-55 E. 200.4 feet to iron pin; thence S. 62-25 W. 75 feet to an iron pin at the rear corner of Lot 11; thence with the line of said lot, N. 30-55 W. 200.2 feet to an iron pin on the southeastern side of Maxcy Avenue; thence with the southeastern side of said Avenue N. 60-52 E. 15 feet to pin; thence N. 62-44 E. 60 feet to the beginning corner.

This is that property conveyed to Mortgagor by deed of Robert C. Weaver, Secretary of Housing and Urban Development recorded February 18, 1966 in the RMC Office for Greenville County, South Carolina, in Deed Book 792 at page 227.

This is a second mortgage junior to that of Federal National Mortgage Association recorded February 18, 1966 in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1023 at Page 27.



which has the address of 5 Maxie Avenue Greenville South Carolina 29611 (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 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