

**MORTGAGE**

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THIS MORTGAGE is made this 14th day of AUGUST 1984 between the Mortgagor, PHILIP M. WILSON AND MASAKO M. WILSON (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 Lutherville, Maryland 21093 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 50,127.50 which indebtedness is evidenced by Borrower's note dated AUGUST 14, 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 AUGUST 15, 1994;

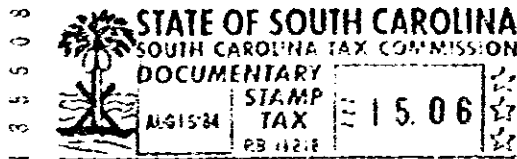
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 certain piece, parcel or lot of land, situate, lying and being in Greenville County, South Carolina, Austin Township, being shown and designated as Lot 39, COMELOT, according to a plat recorded in the RMC Office for Greenville County in Plat Book WWW, at Pages 46 and 47, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the southern side of Lancelot Drive, at the joint front corner of Lots 39 and 40; thence running S 11-50 W 270.6 feet to an iron pin; thence running S 62-05 E 70.5 feet to an iron pin; thence running N 64-30 E 185.1 feet to an iron pin on the eastern side of Lancelot Court; thence with said Court, N 20-28 W 210 feet; thence with the corner of Lancelot Drive and Lancelot Court, N 61-52 W 37.3 feet to an iron pin on the southern side of Lancelot Drive; thence with the southern side of Lancelot Drive S 89-40 W 48 feet to an iron pin; thence continuing with said Drive, N 77-45 W 21 feet to an iron pin, the point of beginning.

This being the same property conveyed to Mortgagors herein by deed of Nancy P. Cash dated October 12, 1977 and recorded in the RMC Office for Greenville County in Deed Book 1066, Page 655 on October 12, 1977.

It is understood and agreed that this mortgage is second and junior in lien to that certain mortgage held by Fidelity Federal Savings and Loan Association (now known as American Federal Bank, F.S.B.) in the original amount of \$65,000.00 recorded in the RMC Office for Greenville County in Mortgage Book 1412, Page 698 on October 12, 1977.



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which has the address of 101 Lancelot Court Simpsonville South Carolina 29681 (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

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