

**MORTGAGE**

THIS IS A SECOND MORTGAGE

THIS MORTGAGE was made this 22nd day of October 1984 between the Mortgagor, DOROTHY M. SOSBY (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").

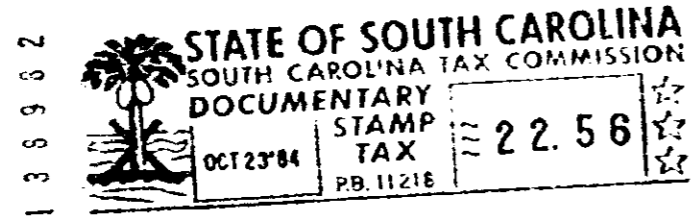
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 75,190.00 which indebtedness is evidenced by Borrower's note dated October 22nd, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on November 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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Edwards Road, being shown and designated as the greater portion of Lot 40, Sector I, Botany Woods, said plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book CCC, at Page 163. Reference is hereby craved to a more recent plat of the part of Lot 40, said plat being shown as the property of Charles T. Early and Eleanor A. Early, by R. B. Bruce, LRLS, and recorded in the RMC Office for Greenville County, Plat Book 4K, Page 137, and having according to the plat recorded in 4-K at Page 137 the metes and bounds as shown thereon.

Also, and together with an easement across the remaining portion of said Lot 40 of said addition and revision of Sector I, Botany Woods, for the purpose of the sewer line serving the property conveyed herein, with a right of access to maintain, operate and repair said sewer line and with all other rights with respect to said line. Said easement being recorded in the Ded Book 746 at page 461 and the provisions of which are incorporated herein.

This being the same as that conveyed to Dorothy M. Sosby by deed of William D. Sosby dated November 30, 1977 and recorded December 9, 1977 in Deed Book 1069 at page 891 in the RMC Office for Greenville County, South Carolina.



which has the address of 1205 Edwards Road Greenville South Carolina 29615 (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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