

MORTGAGE

FILED
 GREENVILLE CO. S.C.
 THIS MORTGAGE is made this 30th day of November 1984 between the mortgagors William E. Smith and Betty H. Smith of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation 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").

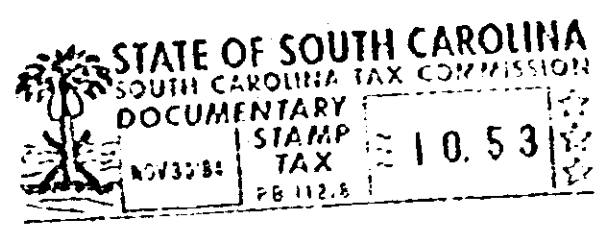
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 35,090.00 which indebtedness is evidenced by Borrower's note dated November 30, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on December 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 of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Covington Road, being shown and designated as Lot 136, Section 3 on plat of Northwood Hills, recorded in the RMC Office for Greenville County in Plat Book YY at Page 37, and having the following metes and bounds according to plat entitled "Property of Sidney A. Perry, Jr. and Colene F. Perry dated July 31, 1979, by James R. Freeland, RLS:

Beginning at an iron pin on the southern right-of-way of Covington Road at the joint front corner of Lots 135 and 136 and running thence with said road right-of-way N. 79-59 E. 142 feet to an iron pin; thence continuing with said road right-of-way S. 88-24 E. 30 feet to an iron pin; thence leaving said road right-of-way and running S. 0-32 W. 200.8 feet to an iron pin; thence running S. 82-45 W. 25 feet to an iron pin at the corner of Lot 128; thence with the joint line of Lots 128 and 136 S. 87-50 W. 121.4 feet to an iron pin at the joint rear corner of Lots 136 and 135; thence with the joint line of said lots N. 6-47 W. 185.96 feet to the point of beginning.

This is the same property conveyed to the Grantors herein by the Deed of Colene F. Perry, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1227 at Page 692, recorded on November 30, 1984.



which has the address of 318 Covington Road Greenville South Carolina 29609 (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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