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MORTGAGE

THIS MORTGAGE is made this. 4th day of October

19.83 between the Mortgagor, N. M. Stewart and Trudy S. Stewart

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, Haryland 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 on the Southern side of Ike's Road, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 9 of a Subdivision known as Rosewood Park, plat of which is recorded in the RMC Office for Greenville County in Plat Book TT at Page 30; also, shown on a plat of Property of Earl Fields and Sandra K. Dorr prepared by Carolina Surveying Co. recorded in Plat Book 7-H at Page 50, and , according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Ike's Road, at the joint front corner of Lots Nos. 9 and 10, and running thence with the joint line of said Lots S 25-28 E 171.2 feet to an iron pin; running thence S 74-35 W 109.2 feet to an iron pin at the joint rear corner of Lots Nos. 8 and 9; running thence with the joint line of said Lots N 20-50 W 155.1 feet to an iron pin on the Southern side of Ike's Road; running thence with the Southern side of said Road N 66-02 E 95 feet to an iron pin, the point of beginning.

This property is conveyed subject to all easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground affecting the subject property.

This is the same property conveyed to the Mortgagor, Trudy S. Stewart, by general warranty deed of Earl Fields and Sandra K. Dorr Fields and recorded in the Greenville County RMC Office on June 30, 1981 in Deed Book 1150 at Page 857.

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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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