

ADDRESS OF MORTGAGEE:
Suite 205, Heaver Plaza
1301 York Road
Lutherville, MD 21093

MORTGAGE

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THIS MORTGAGE is made this 19th day of April 1984, between the Mortgagor, Steve B. Black & Sheila J. Black (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. \$ 20,347.50 which indebtedness is evidenced by Borrower's note dated April 19, 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 May 15, 1994;

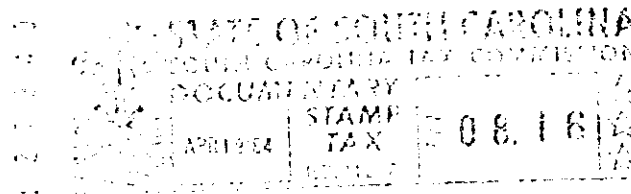
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 Lakeview Drive being shown and designated as Lot No. 6 on plat of Mayfair Park, prepared by J. Mac Richardson, RLS, dated March 18, 1957, and recorded in Plat Book TT at Page 67, and being described more particularly, according to said plat, to-wit:

BEGINNING at an iron pin on the northern side of Lakeview Drive at the joint front corner of Lots 6 and 7 and running thence along the common line of said lots, N. 45-45 W. 202.3 feet to an iron pin on the rear line of Lot No. 5; thence N. 46-27 E. 118.9 feet to an iron pin on the western side of a 25 foot driveway; thence along said driveway S. 43-15 E. 180.0 feet to an iron pin at the intersection of said driveway with Lakeview Drive on an angle, the chord of which is S. 03-52 W. 34.0 feet to an iron pin on Lakeview Drive; thence along said Drive, S. 50-59 W. 69.0 feet to an iron pin; thence S. 31-00 W. 17.0 feet to an iron pin at the joint front corner of Lots 6 and 7, the point of beginning.

This being the identical property conveyed to the Mortgagors herein by deed of Danny Joe Ross dated July 19, 1978 and recorded in the RMC Office for Greenville County in Deed Book

This mortgage is junior in rank to that mortgage given to Fidelity Federal Savings and Loan Association (now American Federal Savins and Loan Association) in the original amount of \$21,800.00 dated July 19, 1978 and recorded July 20, 1978 in the RMC Office for Greenville County in Mortgage Book 1438 at Page 761.



which has the address of 115 Lakeview Drive 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 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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