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VOL 1639 PASE 498 VOL 1666 PASE 439

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THIS MORTGAGE is made this 12th day of December.

19. 83, between the Mortgagor, Cary H. Hall, Jr. and Carol H. Hall

(herein "Borrower"), and the Mortgagee, Union Home Loan Corporation

of South Carolina

existing under the laws of the State of South Carolina

whose address is Suite 205, Heaver Plaza, 1301 York Road

Lutnerville, Maryland 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 certain piece or parcel of property, containing 1.76 acres, more or less, as described on plat of property of Cary H. Hall, Jr. and Carol H. Hall dated July 4, 1983 prepared by Richard D. Wooten, Jr. and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin at the northwestern corner of the intersection of Cherie Court and Deborah Lane and running S. 74-24 W., 111.85 feet to an iron pin; then N. 69-03 W., 165.15 feet to an iron pin; then N. 08-16 E., 28.96 feet to an iron pin; then N. 12-11 E., 7.3 feet to an iron pin; then N. 24-15 W., 34.7 feet to an iron pin; then S. 65-45 W., 5 feet to an iron pin; then N. 24-28 W., 70.53 feet to an iron pin; then N. 54-35 E., 9.53 feet to an iron pin; then N. 30-00 W., 106.08 feet to an iron pin; then N. 51-42 E., 77.98 feet to an iron pin; then N. 38-40 E., 140.1 feet to an iron pin; then S. 25-54 E., 459.82 feet to an iron pin, the point of beginning.

A portion of this property was conveyed to Borrower by deed of Helen M. O'Brien dated April 12, 1978 and recorded in Book 1078, Page 617, and the remainder of this property was conveyed to Borrower by deed of Rebecca Fernald dated August 10, 1983 and recorded in Volume 1194, Page 622.

This mortgage is junior and secondary to that certain mortgage of Carolina National Mortgage Investment Co., Inc., dated May 4, 1978, recorded May 5, 1978, in Book 1431, page 137, securing \$59,500.

THIS MORTGAGE IS BEINGARECORDED TO ATTACHTHE DUE ON TRANSFER RIDER.

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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 a 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 Ocovenants 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

SOUTH CAROLINA-HOME IMPROVEMENT-1/80-FAMA/FHLMC UNIFORM INSTRUMENT

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