

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

MORTGAGE

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THIS MORTGAGE is made this . . . 29th . . . day of . . . August . . .
19 84 . . . between the Mortgagor . . . Billy Joe Gilstrap, Jr. and Tamala Jan Gilstrap
 . . . (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").

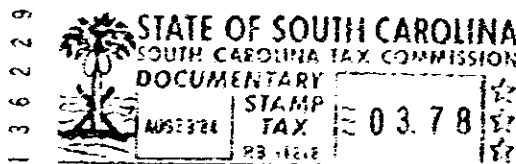
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 12,532.50
 which indebtedness is evidenced by Borrower's note dated August 29, 1984 . . . and extensions and renewals
 thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness,
 if not sooner paid, due and payable on September 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 piece, parcel or lot of land, with all improvements thereon,
 situate, lying and being in the State of South Carolina, County of
 Greenville, lying on the southern side of Circle Drive near the City
 of Greenville, being known and designated as Lot No. 19 of Franklin
 Heights, made by Dalton and Neves, Engineers, November 1940, on plat
 recorded in the RMC Office for Greenville County in Plat Book L at
 Page 9 and having, according to said plat, the following metes and
 bounds, to-wit:

BEGINNING at an iron pin on the southern side of Circle Drive, at the
 joint front corner of Lots 19 and 20 and said pin being 546 feet in a
 northwesterly direction from the northwest corner of the intersection
 of North Franklin Road and Circle Drive, and running thence with the
 line of Lot 20, S. 20-00 W. 157.2 feet to an iron pin; thence with the
 rear line of Lot 6, N. 72-23 W. 75.1 feet to an iron pin; thence with
 the line of Lot 18, N. 20-00 E. 153.2 feet to an iron pin on the
 southern side of Circle Drive; thence with the southern side of Circle
 Drive, S. 75-40 E. 75.35 feet to the beginning corner.

This being the identical property conveyed to the mortgagors herein by
 deed of George and Carmen Nolin dated June 30, 1982 and recorded July 1,
 1982 in the RMC Office for Greenville County in Deed Book 1169 at Page
 529.



which has the address of . . . 19 Circle Drive . . . Greenville . . .
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 South Carolina . . . 29609 . . . (herein "Property Address");
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TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the im-
 provements 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 in-
 debtedness 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 (therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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