

GREENVILLE FILED
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DONNIE

MORTGAGE

Suite 303, Piedmont Center
33 Villa Road
Greenville, SC 29607

THIS MORTGAGE is made this 29th day of June 1983, between the Mortgagor, H. Douglas Garland and Joyce T. Garland (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. \$ 4,175.00 which indebtedness is evidenced by Borrower's note dated June 29, 1983 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 July 15, 1990;

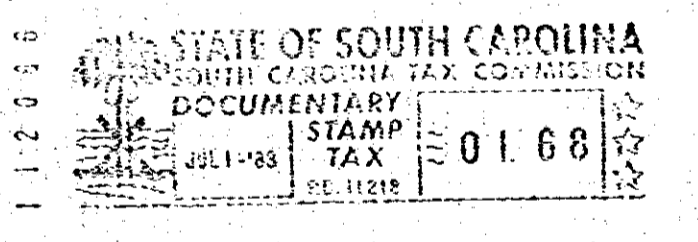
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 in Greenville County, State of South Carolina, known as Lot number 55 in a subdivision designated as Leawood Estension with a plat thereof recorded in Plat Book N, Pages 34 and 35, having metes and bounds as shown following:

BEGINNING on the northern side of Orlando Avenue at joint corner of Lots Number 55 and 56 and running thence along the joint line of these two lots N 33-54 E, 150 feet to joint rear corner of Lots number 35, 36, 55 and 56; thence along the joint line of Lots number 35 and 55 N 56-06 W, 50 feet to joint rear corner of Lots number 34, 35, 54 and 55; thence along the joint line of Lots number 54 and 55 S 33-54 W, 150 feet to corner on the northern side of Orlando Avenue S 56-06 E, 50 feet to the beginning corner.

DERIVATION: Deed of James Danny Anders and Edna C. Anders recorded June 1983 in Deed Book 1058 at page 702 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of James Danny Anders and Edna C. Anders to Collateral Investment Company recorded June 16, 1977 in Mortgage Book 1401 at page 230 in the Greenville County RMC Office.



which has the address of 17 Orlando Drive, Greenville, SC South Carolina (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 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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