

MORTGAGE

VOL 1639 PAGE 498

THIS MORTGAGE is made this 12th day of December 1983, between the Mortgagor, Cary H. Hall, Jr. and Carol H. Hall of South Carolina (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, Weaver Plaza, 1301 York Road, Luthersville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 60,288.00 which indebtedness is evidenced by Borrower's note dated December 12, 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 December 15, 1998;

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.

which has the address of 200 Deborah Lane 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 therein "Funds" equal to one-twelfth of the yearly taxes and assessments (including condominium and

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