

Nov 15 10 21 AM '83

CONNIE S. WENSLEY
R.M.C.

MORTGAGE

11030 110378

THIS MORTGAGE is made this 14th day of November 1983 between the Mortgagor James M. Jenkins and Joann Jenkins (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, Lutherville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 11,315.00 which indebtedness is evidenced by Borrower's note dated November 14, 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 November 15, 1993;

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 building and improvements, situate, lying and being on the eastern side of Glendale Street, in Greenville County, South Carolina, being shown and designated as Lot No. 22 and a portion of Lot No. 21 on a plat of GLENDALE HEIGHTS, made by J. Mac Richardson, Surveyor, dated February, 1958, recorded in the RMC Office for Greenville County, S. C. in Plat Book KK, page 143, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Glendale Street at the joint front corners of Lots Nos. 22 and 23 and running thence with the common line of said lots, N. 83-15 E. 130 feet to an iron pin; thence S. 6-45 E. 87.5 feet to an iron pin in the rear line of Lot No. 21; thence a new line through Lot No. 21, S. 83-15 W. 130 feet to an iron pin on Glendale Street; thence with the eastern side of Glendale Street, N. 6-45 W. 87.5 feet to the point of beginning.

The above described property is the same conveyed to James M. Jenkins and Joann Jenkins by deed of Gerald R. Glur, dated November 14, 1983 and recorded simultaneously herewith.

The within mortgage is secondary and junior in lien to that certain mortgage given by National Home Acceptance Corp., in the original sum of \$18,300.00, recorded in Mortgage Book 1326, page 438, on October 29, 1974, now owned by Lomas & Nettleton Company, which is a first mortgage lien.

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which has the address of 112 Glendale Street, Greenville, S. C. 29605

South Carolina 29605 (in Case) therein "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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SOUTH CAROLINA - UNIFORM INSTRUMENT

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