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MORTGAGE

891-1639 876

THIS MORTGAGE is made this 1st day of June 1983 between the Mortgagor, Jeff J. Reno and Deborah G. Reno (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").

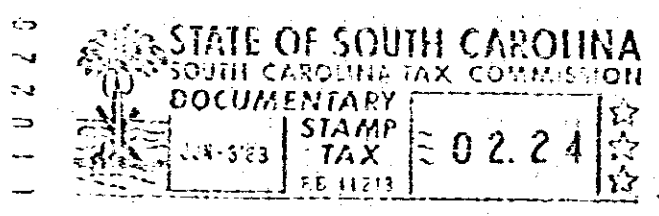
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 5,552.00 which indebtedness is evidenced by Borrower's note dated June 1, 1983 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on June 15, 1988;

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 of that lot of land in the County of Greenville, State of South Carolina, in Saluda Township, on the southern side of SC Highway 11, approximately two miles East of Cleveland, SC, containing 22 acres, more or less, as shown on plat of Arthur E. Cos, recorded in the RMC Office for Greenville County in Plat Book FF at page 397 and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin at the corner of Ollie Lyda in the center of SC Highway 11, and running thence along the center of said Highway the following courses and distance, to wit: S 66 E, 221 feet to an iron pin; thence S 88 E, 264 feet to an iron pin; thence N 77 E, 180 feet to an iron pin at the corner of Mary Whitmire; thence S 21-48 E, 462 feet to an iron pin; thence S 13-48 E, 660 feet to an iron pin; thence S 57-10 W, 563.5 feet to an iron pin; thence N 38-45 E, 860 feet to an iron pin; thence N 1-45 E, 763 feet to the point of beginning.

DERIVATION: Deed of James E. Surratt, Jr. and Dorothy M. Frew (now known as Dorothy M. Frew Surratt) recorded June , 1983 in Deed Book 1189 at page 585.



which has the address of Hwy 11, Marietta, SC 29661 (Street) (City) South Carolina (Zip Code) (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 (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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