

FILED
GREENVILLE

AUG 17 1983

MORTGAGE

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THIS MORTGAGE is made this 15th day of August 1983, between the Mortgagor, Georgia G. Fair same as Georgia Geraldine Fair, therein "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, Lugerville, Maryland 21093, therein "Lender".

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 47,120.00 which indebtedness is evidenced by Borrower's note dated August 15, 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 August 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 lot of land with the buildings and improvements thereon, situate on the east side of West Faris Road and on the north side of Winyah Street, in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 101 on Plat of Augusta Circle, made by R.E. Dalton, Engineer, November, 1921, recorded in the RMC Office for Greenville County, S.C., in Plat Book "F", pages 22 and 23, and having according to said plat the following metes and bounds, to wit:

BEGINNING at an iron pin at the northeast corner of the intersection of West Faris Road and Winyah Street, and running thence along the north side of Winyah Street, S 71-35 E, 147.4 feet to an iron pin; thence N 21-35 E, 50 feet to an iron pin; thence with the line of Lot 100, N 71-35 W, 151.8 feet to an iron pin on the east side of West Faris Road; thence with West Faris Road, S 16-30 W, 49.96 feet to an iron pin at the point of beginning.

DERIVATION: Deed of Cyvia Rosenfeld recorded March 27, 1958 in Deed Book 595 at page 174 and Estate File of Warren John Fair in Apartment 773 File 6 in the Greenville County Probate Office.

This mortgage is junior and secondary in lien to that certain mortgage of Georgia G. Fair to Cameron Brown Company in the original amount of \$9,500.00 dated February 28, 1964 and recorded February 28, 1964 in Mortgage Book 950 at page 401 in the Greenville County RMC Office.

which has the address of 123 West Faris Road, Greenville, South Carolina, 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 for 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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RECORDED