

FILE CC S. C.
R.H.C. MEY

MORTGAGE

THIS MORTGAGE is made this 9th day of December 1983, between the Mortgagor, Dr. Sungyul Kim and Bocksoon Kim (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. \$ 23,945.50 which indebtedness is evidenced by Borrower's note dated December 9, 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, 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 certain piece, parcel of lot of land, situate, lying and being on the northwest side of Henderson Road and on the southeast side of Pimlico Road, City and County of Greenville, South Carolina, being shown and designated as Lot 77 on a Plat of Section F of GOWER ESTATES, recorded in the RMC Office for Greenville County in Plat Book JJJ at Page 99, and having according to said Plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwest side of Henderson Road at the joint front corner of Lots 76 and 77 and running thence along the line of Lot 76, N 37-07 W, 241.7 feet to an iron pin on the southeast side of Pimlico Road; thence along Pimlico Road N 35-27 E, 160 feet to an iron pin; thence with the line of Lot 78, S 28-39 E, 289.2 feet to an iron pin on the northwest side of Henderson Road; thence with the curve of Henderson Road (the chord being S 50-57 W) 110 feet to the beginning corner.

DERIVATION: Deed of John T. Langston, Jr. recorded May 1, 1979 in Deed Book 1101 at Page 544 in the Greenville County RMC Office.

which has the address of 314 Henderson Road, Greenville, SC 29607 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 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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