

**MORTGAGE**

CONNOR WINSLEY

THIS MORTGAGE is made this 13th day of February 1984, between the Mortgagor, Emmanuel C. Karam and Debra C. Karam 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, Heaver Plaza, 1301 York Road, Lutherville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 9,855.00 which indebtedness is evidenced by Borrower's note dated February 13, 1984, 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 February 15, 1989;

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 improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville in the Town of Simpsonville, on the southwestern side of Dorian Drive, being known and designated as Lot No. 88 on a Plat of BRENTWOOD SUBDIVISION, SECTION III, made by Piedmont Engineers and Architects, dated November 15, 1973, recorded in the RMC Office for Greenville County in Plat Book 5D at Page 42, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the southwestern side of Dorian Drive at the joint front corner of Lots No. 88 and 89, and running thence with the common line of said lots, S 68-28 W, 158.2 feet to an iron pin; running thence N 33-42 W, 86 feet to the joint rear corner of Lots No. 88 and 87; thence running with the common line of said lots, N 58-00 E, 150 feet to an iron pin on the southwestern side of Dorian Drive; thence running with said Drive, S 36-03 E, 115 feet to an iron pin, the point of beginning.

DERIVATION: Deed of Robert N. Jackson and Geraldine M. Jackson recorded July 21, 1981 in Deed Book 1152 at Page 129.

5 - This mortgage is junior and secondary in lien to that certain mortgage of Robert N. Jackson and Geraldine M. Jackson to NCNB Mortgage Company in the original amount of \$46,100.00 dated September 28, 1979 and recorded September 28, 1979 in Mortgage Book 1482 at page 586 in the Greenville County RMC Office.

which has the address of 114 Dorian Drive, Simpsonville, SC 29681 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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