

GREENVILLE S.C.
FEB 21 1984

MORTGAGE

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THIS MORTGAGE is made this 14th day of February 1984 between the Mortgagor, Ruth E. Wells 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").

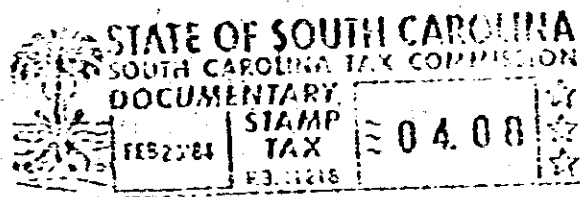
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 10,172.50 which indebtedness is evidenced by Borrower's note dated February 14, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on February 15, 1994;

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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 75 on plat of Gray Fox Run Subdivision prepared by C. O. Riddle, RLS, dated November 10, 1975, and recorded in the R.M.C. Office for Greenville County in Plat Book 5-P at Page 9, and revised March 4, 1976, and recorded in Plat Book 5-P at Page 16, said lot having such metes and bounds as shown on said latter plat.

THIS is the identical property conveyed to the Mortgagor herein and Norman Wells by deed of W. N. Leslie, Inc., dated January 31, 1977, and recorded in the R.M.C. Office for Greenville County February 1, 1977, in Deed Book 1072 at Page 927. The said Norman Wells conveyed his undivided one-half interest to the Mortgagor herein by deed dated November 8, 1978, and recorded in the R.M.C. Office for Greenville County December 11, 1978, in Deed Book 1093 at Page 506.

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which has the address of 310 Gray Fox Square Taylors South Carolina 29687 (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 seised 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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