

Suite 205, Heaver Plaza
1301 York Road
Lutherville, Maryland 21093

MORTGAGE

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THIS MORTGAGE is made this 22nd day of February 1984 between the Mortgagor, Felicia Pepper of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation 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").

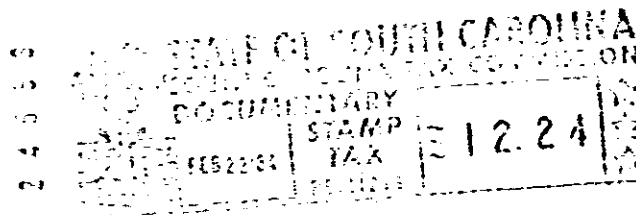
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 30,527.50 which indebtedness is evidenced by Borrower's note dated February 22, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on March 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, with the improvements thereon, located in Gannt Township, Greenville County, State of South Carolina, as shown on plat of property of Felicia Pepper by Carolina Surveying Company, dated May 27, 1976, and December 7, 1977, and being more particularly described as follows:

BEGINNING at an iron pin on the southwest side of an unpaved and unnamed street, at the joint corner of Cooley property, and running thence S. 61-18 W. 110.0 feet to an iron pin; thence S. 30-12 E. 198.0 feet to an iron pin; thence N. 76-09 W. 299.7 feet to an iron pin; thence S. 13-48 W. 123.5 feet to an iron pin; thence N. 76-12 W. 250.0 feet to an iron pin; thence N. 13-48 E. 348.5 feet to an iron pin at a proposed road; thence along said proposed road S. 76-12 E. 485.0 feet to an iron pin at the unnamed road; thence continuing along the said unnamed road S. 30-12 E. 11.9 feet to the point of beginning.

This being the identical property conveyed to the Mortgagor herein by deed of Tena B. Pepper dated February 1, 1978 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1072, at Page 932.



which has the address of Route 13, Chancellor Drive Greenville
[Street] [City]
South Carolina 29611 (herein "Property Address");
[Zip Code]

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