

MORTGAGE

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THIS MORTGAGE is made this 23rd day of February 1984, between the Mortgagor, Arie C. Vlaardingerbroek (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. \$ 13,360.00 which indebtedness is evidenced by Borrower's note dated February 23, 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;

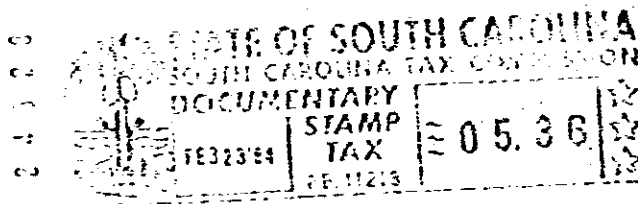
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 certain piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 165 of Isequeena Park of Plat recorded in Plat Book P at Page 130, RMC Office for Greenville County, and being more particularly described according to Survey and Plat by J. Mac Richardson, dated September 21, 1960 as follows:

BEGINNING at an iron pin on the north side of Kirkwood Lane, corner of Lot No. 164; thence with the line of said Lot, N 9-31 E, 175 feet to an iron pin; thence S 83-24 E, 106 feet to an iron pin in line of Lot No. 166; thence with the line of said Lot, S 23-42 W, 175 feet to a stake; thence S 84-24 W, 57 feet to the beginning.

DERIVATION: Deed of Nina B. Vlaardingerbroek recorded October 20, 1983 in Deed Book 1198 at page 933 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of Arie C. Vlaardingerbroek and Nina B. Vlaardingerbroek to Collateral Investment Company recorded August 24, 1976 in Mortgage Book 1376 at Page 75 in the Greenville County RMC Office.



which has the address of 26 Kirkwood Lane, 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 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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