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GREENVILLE CO. S.C.  
MAR 8 4 34 PM '84  
WHERSLEY

**MORTGAGE**

VOL 1651 PAGE 262

THIS MORTGAGE is made this 7th day of March 1984 between the Mortgagee, Roy D. Hincemon and Jane B. Hincemon (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. \$ 20,402.50 which indebtedness is evidenced by Borrower's note dated March 7, 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 triangular piece, parcel or lot of land lying, being and situate on Roe Street and Finley Avenue in the City of Greer, Chick Springs Township, County and State aforesaid, being shown and designated as Lot No. 1 on plat entitled "Property of Elizabeth E. Taylor", prepared by John A. Simmons, RLS, dated December 21, 1962, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin at the intersection of Roe Street and Finley Avenue and running thence along and with the eastern side of Roe Street, S 1-10 E, 262.8 feet to a point at the joint front corners of Lots Nos. 1 and 2, as shown on the aforesaid plat; thence running along and with the joint front property line of said two lots, N 88-50 E, 152.6 feet to an iron pin on the western side of Roe Street (another iron pin back on line at 147.6 feet); thence running along and with the western side of Roe Street, N 31-16 W, 304 feet to the beginning point.

DERIVATION: Deed of Elizabeth E. Taylor to Roy D. Hincemon and Jane B. Hincemon recorded September 13, 1977 in Deed Book 1064 at Page 705 in the Greenville County RMC Office.

This mortgage is junior and secondary in lien to that certain mortgage of Roy D. Hincemon and Jane B. Hincemon to Elizabeth E. Taylor in the original amount of \$24,475.00 dated August 31, 1977 and recorded September 13, 1977 in Mortgage Book 1409 at Page 726 in the Greenville County RMC Office.

which has the address of 214 Finley Avenue, Greer, SC 29651 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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SOUTH CAROLINA - HOME IMPROVEMENT - 1-80-FNMA/FHLMC UNIFORM INSTRUMENT

STATE OF SOUTH CAROLINA  
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MAR 8 1984  
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