

MORTGAGE

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THIS MORTGAGE is made this 4th day of April 1984 between the Mortgagor, Walter C. Hensel, Jr. and Nancy W. Hensel 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. \$ 22,632.50 which indebtedness is evidenced by Borrower's note dated April 4, 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 April 15, 1994;

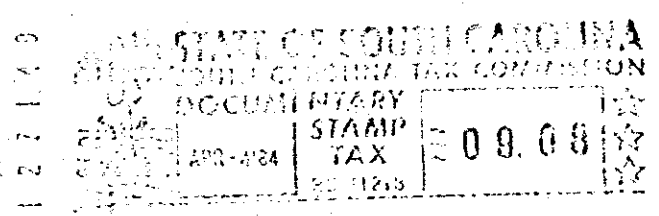
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 10 Welcome Acres as shown on a plat prepared by Douglas S. Crouch, Reg. recorded in the RMC Office for Greenville County South Carolina in Plat Book DDD at Page 44 and having according to said plat the following metes and bounds:

Beginning at an iron pin on the Southwestern side of Cole Road at the joint front corner of Lots Nos. 9 and 10 and running thence with the line of Lot No. 9 S. 50-10 W 165 Feet to an iron pin in the rear line of Lot No. 1; thence with the rear line of Lot No 1 N. 52-40 W. 151.7 feet to an iron pin at the joint rear corner of Lots Nos. 10 and 11; thence with the line of Lot No. 11 N. 72-02 E. 224.4 feet to an iron pin on the Southwestern side of Cole Road; thence with the Southwestern side of Cole Road and following the curve thereof, the chord of which is S. 31-14 E. 65 feet, to the point of beginning.

This is the same property conveyed to the Grantors herein by the Deed of D.L. Phillips, said Deed being Recorded in the RMC Office for Greenville County in Deed Book 756 at Page 324, recorded Aug 27, 1964.

This mortgage is a second mortgage, junior to that given to Carolina Federal Savings and Loan Association (now Security Federal), said mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 970 at Page 10, in the original amount of \$12,800.



which has the address of 110 Aloha Drive, Greenville South Carolina 29611 (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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