

**MORTGAGE**

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THIS MORTGAGE is made this 20 day of July 1984 between the Mortgagor, James N. Payne (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. \$ 20,189.80 which indebtedness is evidenced by Borrower's note dated July 20, 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 August 15, 1994;

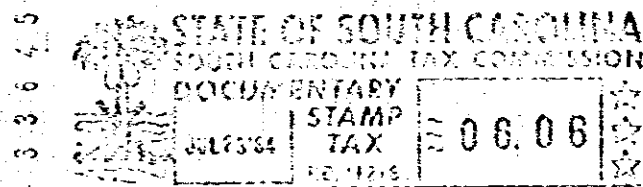
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 with the buildings and improvements thereon being known and designated as a portion of Lot 73 on plat of Fresh Meadow Farms Plat One Section One as recorded in the RMC Office for Greenville County, S.C. in Plat Book M, Page 127, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Brookview Drive, said pin being the joint front corner of Lots 72 and 73 and running thence with the common line of said Lots, S. 8-37 W. 157.25 feet to an iron pin, the joint rear corner of Lots 72 and 73; thence N. 71-35 W. 88.3 feet to an iron pin, the joint rear corner of Lots 73 and 74; thence N. 8-37 E. 142.2 feet to an iron pin on the southerly side of Brookview Drive; thence with the southerly side of Brookview Drive, S. 81-23 E. 87 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagor by deed of James W.H. McDonald and Lola M. McDonald of even date to be recorded herewith.

This is a second mortgage.



which has the address of 4 Brookview Dr., Greenville, South Carolina 29605 (herein "Property Address");

South Carolina 29605 (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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REVERSE

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