

**MORTGAGE**

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THIS MORTGAGE is made this 17th day of July 1984 between the Mortgagor, Toby I. Reid, Jr., and Charlotte Anita Reid of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation existing under the laws of the State of South Carolina, a corporation organized and 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. \$ 9,615.00 which indebtedness is evidenced by Borrower's note dated July 17, 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 July 15, 1994;

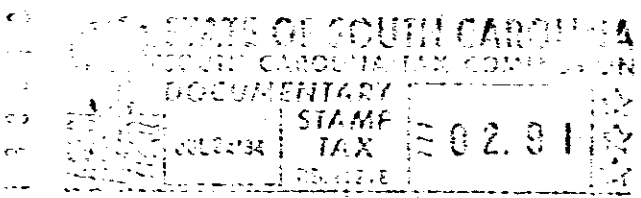
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 in the State of South Carolina, County of Greenville, being known and designated as Lot No. 5 on a plat of Property of Lula B. Thurston made by C.C. Jones, Engineer, April 5, 1953, recorded in the RMC Office for Greenville County, S.C., in Plat Book EE at Page 21, and also shown on a more recent plat of Property of Ransey Ray Bentley, prepared by Lindsey and Associates dated June 18, 1979 and having, according to said plats, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeast side of White Horse Road at the joint front corner of Lots 4 and 5 and running thence with the line of Lot 4, N. 51-26 E., 151.2 feet to an iron pin; thence S. 14-38 E., 97.5 feet to an iron pin; thence with the line of Lot 6, S. 51-05 W., 113.4 feet to an iron pin on the northeast side of White Horse Road; thence with the northeast side of White Horse Road, N. 37-21 W., 90.0 feet to the beginning corner.

This is that property conveyed to Mortgagor by deed of Jefferson W. Burch dated and filed concurrently herewith.

This is a second mortgage junior to that of Alliance Mortgage Company (Charter) recorded August 30, 1979 in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1478 at Page 785 and having a balance this date of \$39,670.79.



which has the address of 6018 White Horse Road 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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