

**MORTGAGE**

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THIS MORTGAGE is made this 27th day of July 1984 between the Mortgagor, Roger K. Carter and Kay Carter (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").

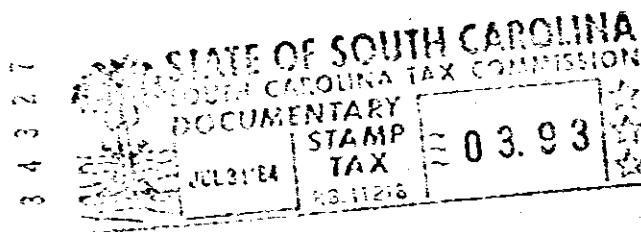
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 13,035.00 which indebtedness is evidenced by Borrower's note dated July 27, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, 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 located in the State of South Carolina, County of Greenville, being known and designated as Lot No. 75 on a plat of Western Hills Subdivision according to a plat recorded in the RMC Office for Greenville County in Plat Book QQ, at Pages 98 and 99, and being more particularly described according to a more recent plat entitled "Property of Franklin M. Glover and Hilda B. Glover" by Freeland & Associates dated July 28, 1976, reference being craved hereto to said plat for exact metes and bounds.

This is that property conveyed to Mortgagor by deed of Teocalli Investment Group, a Partnership, dated and filed concurrently herewith.

This is a second mortgage junior to that of Collateral Investment Company recorded August 8, 1976, in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1374 at Page 330 and having a balance this date of \$26,569.57.



GC10  
which has the address of 1 Alice Farr Drive Greenville  
[Street] [City]  
South Carolina 29611 (herein "Property Address");  
[Zip Code]

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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