

MORTGAGE

VOL 1677 PAGE 417

THIS MORTGAGE is made this 14th day of August 1984 between the Mortgagor, John G. Cheros and Sylvia P. Cheros (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").

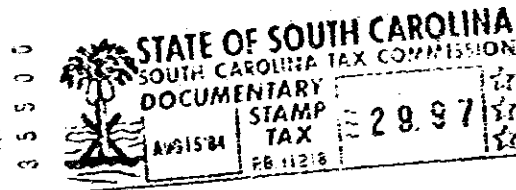
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ Ninety Nine Thousand Eight Hundred eighty five and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable 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 piece, parcel or lot of land lying in the State of South Carolina, County of Greenville, shown as Lot 50 on plat of Huntington Subdivision, and shown as Property of John G. Cheros and Sylvia P. Cheros, recorded in Plat Book XXX at page 129 and having such courses and distances as will appear by reference to said plat.

Being the same property conveyed by H. C. Harper and Hugh B. Croxton by deed recorded in Deed Book 843 at page 57 on April 26, 1968.

This mortgage is junior in lien to the mortgage to Fidelity Federal Savings and Loan Association (now American Federal Bank, FSB) recorded in Mortgage Book 1190 at page 146 in the original amount of \$45,000.



which has the address of Route 2, Raven Road, Greenville, S.C. South Carolina 29607 (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 (therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

44452000021801