

MORTGAGE

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THIS MORTGAGE is made this 11th day of September 19. 84 between the Mortgagor, David J. Clark and Glenda G. Clark (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 Lutnerville, Maryland 21093 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 6,767.50 which indebtedness is evidenced by Borrower's note dated September 11, 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 September 15, 1994;

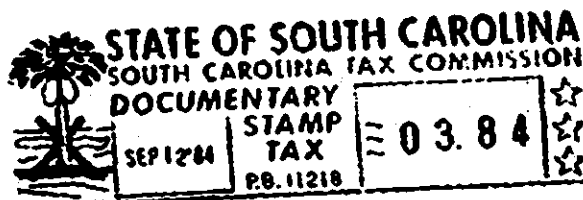
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 in the County of Greenville, State of South Carolina, being known and designated as Lot No 24 as shown on plat of Royal Heights, which plat is of record in the RMC Office for Greenville County, in plat Book "W" at Page 25 and shown on a more recent plat of Dennis L. Zimmerman and Christine R. Zimmerman prepared by Freeland and Associates, dated June 5, 1978 being recorded in the RMC Office for Greenville County in Plat Book 6Q at Page 72, reference being made to said plat for a more complete metes and bounds description.

This is the same property conveyed to the Grantors herein by the Deed of Dennis Lee Zimmerman and Christine R. Zimmerman, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1221 at Page 596, recorded on September 12, 1984.

This is a second mortgage junior to that given to Pantrone Mortgage Service in the original amount of \$18,950.00, said mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 1434 at Page 481, recorded on June 7, 1978.

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127 Irene Circle Greenville which has the address of 29609 South Carolina (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 seized 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