

MORTGAGE

THIS MORTGAGE is made this 6th day of November 19 84 between the Mortgagor, Harry C. Fowler and Judy W. Fowler of South Carolina (herein "Borrower"), and the Mortgagee, Union Home Loan Corporation a corporation organized and existing under the laws of the State of South Carolina whose address is Suite 205, Weaver Plaza, 1301 York Road Lutherville, Maryland 21093 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$ 36,537.50 which indebtedness is evidenced by Borrower's note dated November 6, 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 November 15, 1994;

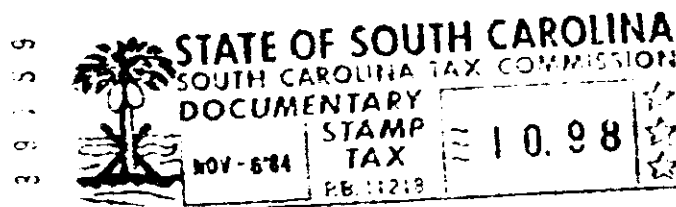
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot #23 on plat of Dellvista Heights recored in the RMC Office for Greenville County, South Carolina in Plat Book "RR" at Page 125 and having according to said plat the following metes and bounds, to-wit:

Beginning at an iron pin on the Southeasterly side Venus Court at the joint front corner of Lots #22 and 23 and running thence with Venus Court S. 44-54 W. 100 feet to an iron pin; thence continuing with the curve of Venus Court, the chord of which is S. 7-04 E. 30.8 feet to an iron pin on the Melanie Lane; thence with Melanie Lane S. 59-02 E 68.2 feet to an iron pin; thence continuing Melanie Lane S. 43-21 E 59.5 feet to an iron pin; thence N. 44-54 E. 104.5 feet to an iron pin; thence N. 45-06 W. 150 feet to the point of beginning.

This is the same property conveyed to the Grantors herein by the Deed of E. C. Elliott, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1031 at Page 9, recored on February 2, 1976.

This is a second mortgage, junior in lien to that mortgage given to Carolina Federal Savings and Loan Association in the original amount of \$27,600.00, said mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 1359 at Page 386, recorded on February 2, 1976.



which has the address of Rt 5 Venus Court Greenville
29609 (Street) (City)
South Carolina (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