

# MORTGAGE

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THIS MORTGAGE is made this 7th day of November 1984, between the Mortgagor, Evelyn B. Cole (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, Weaver Plaza, 1301 York Road, Lutherville, Maryland 21093 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 22,497.50 which indebtedness is evidenced by Borrower's note dated 7 November 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 15 November 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:

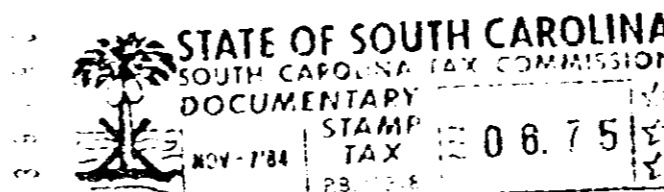
All that certain piece, parcel, or tract of land in the County of Greenville, State of South Carolina, on the easterly side of Buckhorn Road, being shown and designated as 1.38 acres and Road on plat entitled "Property of Joseph L. & Evelyn B. Cole", prepared by C. O. Riddle, RLS, December, 1973, recorded in the RMC Office for Greenville County, S. C., in Plat Book "6 R", at Page 11, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at a nail and cap in center line of Buckhorn Road at corner of property herein conveyed and property of Nellie F. Grant, and running thence with the center line of Buckhorn Road, N. 11-53 W. 150 feet to a nail and cap at corner of property of Marion G. Barnett; thence with property of Marion G. Barnett, N. 79-00 E. 401.75 feet to an iron pin; thence S. 11-53 E. 150 feet to an iron pin in line of property of Nellie F. Grant; thence with the joint line of Nellie F. Grant and property herein conveyed, S. 79-00 W. 401.75 feet to a nail and cap in the center line of Buckhorn Road, the point of BEGINNING.

The within is the identical property heretofore conveyed to Evelyn B. Cole by deed of Marion Gibbs Barnett, recorded 22 June 1978, RMC Office for Greenville County, S. C., in Deed Book 1081, at Page 709 and a portion of that property conveyed to Evelyn B. Cole by deed of Joseph L. Cole, recorded 9 February 1982, RMC Office for Greenville County, S. C., in Deed Book 1162, at Page 237.

This is a second mortgage, second in priority only to that certain mortgage from Joseph L. Cole and Evelyn B. Cole to First Federal Savings and Loan Association, recorded 8 November 1978, RMC Office for Greenville County, S. C., in Mortgage Book 1449, at Page 649.

MORTGAGEE'S MAILING ADDRESS: 33 Villa Road, Suite 103, Piedmont West Building, Greenville



which has the address of Route #12, Buckhorn Road, Greenville, South Carolina 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 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

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