

MORTGAGE

VOL 1693 PAGE 989

FILED
GREENVILLE CO. S.C.
DEC 12 11 55 AM '84
JANKERSLEY

THIS MORTGAGE is made this 11th day of December 1984, by and between the Mortgagor, James S. Owens and Cathy V. Owens, 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, Beaver Plaza, 1301 York Road, Lutherville, Maryland 21093. (herein "Lender").

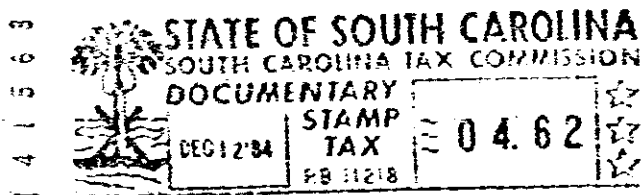
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 15,340.00 which indebtedness is evidenced by Borrower's note dated December 11, 1984, and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on December 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 91, Sherwood Forest, as per plat recorded in the RMC Office for Greenville County in Plat Book GG at Page 2 and 3, 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 Richard Hall and Helen Hall, said Deed being recorded in the RMC Office for Greenville County in Deed Book 1204 at Page 59, recorded on January 10, 1984.

This is a second lien, junior to that given to American Federal Bank, in the original amount of \$20,000.00, said mortgage being recorded in the RMC Office for Greenville County in Mortgage Book 1643 at Page 436, recorded on January 11, 1984.



which has the address of 26 Sir Abbott Street Greenville
[Street] [City]
South Carolina 29607 (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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