

ADDRESS OF MORTGAGEE:
Suite 205, Heaver Plaza
1301 York Road
Lutherville, MD 21093

MORTGAGE

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GREENVILLE CO. S.C. 28th day of December
THIS MORTGAGE is made this 28th day of December 1984
between Joe H. Watson and Gail Watson (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").

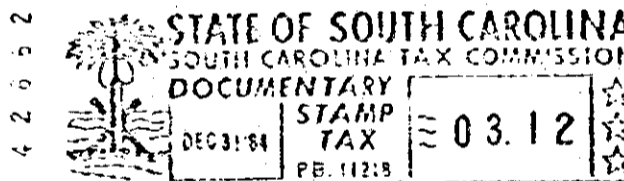
WHEREAS Borrower is indebted to Lender in the principal sum of U.S. \$10,312.50 which indebtedness is evidenced by Borrower's note dated December 28, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 15, 1995;

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 lot of land with the buildings, and improvements thereon, lying and being on the northerly side of Coachman Drive, being known and designated as Lot No. 15 on plat entitled, "Carriage Estates," as recorded in the RMC Office for Greenville County, S.C., in Plat Book PPP at Page 15 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Coachman Drive, said pin being the joint front corner of Lots 14 and 15 and running thence with the common line of said Lots, N. 5-00 E. 180 feet to an iron pin, the joint rear corner of Lots 14 and 15; thence N. 85-00 W. 100 feet to an iron pin, the joint rear corner of Lots 15 and 16; thence with the common line of said lots, S. 5-00 W. 180 feet to an iron pin on the northerly side of Coachman Drive; thence with the northerly side of Coachman Drive, S. 85-00 E. 100 feet to an iron pin, the point of beginning.

This being the identical property conveyed to the Mortgagors herein by deed of Desmond J. Mintern and Cathy M. Mintern dated April 22, 1978 and recorded April 24, 1978 in the RMC Office for Greenville County in Deed Book 1077 at Page 590.



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which has the address of 4 Coachman Drive Taylors
[Street] [City]
South Carolina 29687 (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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