

**MORTGAGE**

THIS MORTGAGE is made this 20th day of May 1983, between the Mortgagor, David M. Baldwin and Joanne K. Baldwin (herein "Borrower"), and the Mortgagee, United Virginia Mortgage Corporation, a corporation organized and existing under the laws of the State of Virginia whose address is 900 E. Main Street, Richmond, Virginia 23219 (herein "Lender").

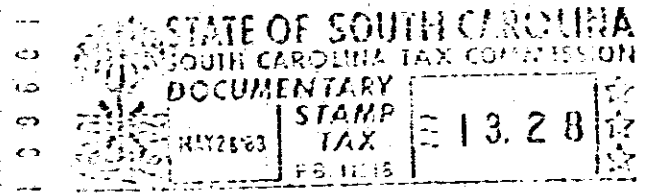
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 33,175.00 which indebtedness is evidenced by Borrower's note dated May 20, 1983 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on May 15, 1998;

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, situate, lying and being on the southeasterly side of Castlewood Drive, near the City of Greenville, in the County of Greenville, State of South Carolina, being known and designated as Lot No. 24 on a plat entitled "Final Plat Revised, Map No. 2, Foxcroft, Section II", as recorded in the RMC Office for Greenville County, S. C. in Plat Book 4N, at Pages 36 and 37, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the southeasterly side of Castlewood Drive, said iron pin being the joint front corner of Lots Nos. 23 and 24, and running thence with the common line of said lots, S. 49-50 E. 170 feet to an iron pin; thence S. 15-33 W. 98.7 feet to an iron pin; thence N. 74-29 W. 210 feet to an iron pin on the southeasterly side of Castlewood Drive; thence N. 29-56 E. 85.3 feet to an iron pin; thence continuing, N. 36-46 E. 85.5 feet to an iron pin; thence N. 40-11 E. 8 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Cecil L. Duffie and Mary D. Duffie, dated May 27, 1976, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1037, at Page 10, on May 27, 1976.



which has the address of 303 Castlewood Drive Greenville South Carolina 29615 (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

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