

GREENVILLE  
OCT 17 11 55 AM '83  
SOUTH CAROLINA  
KIMBLE

**MORTGAGE**

THIS MORTGAGE is made this 7th day of October, 1983, between the Mortgagor, James S. Greggs and Helen A. Greggs (herein "Borrower"), and the Mortgagee, UNITED VIRGINIA MORTGAGE CORPORATION, a corporation organized and existing under the laws of VIRGINIA, whose address is 919 EAST MAIN STREET, RICHMOND, VIRGINIA 23219 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 13,174.25, which indebtedness is evidenced by Borrower's note dated October 7, 1983, and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 15, 1993;

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 on Needle Court, in the County of Greenville, State of South Carolina, as shown on a plat for Leroy Cannon, dated July 8, 1980, prepared by Charles K. Dunn and T. Craig Keith Associates, RLS, and being known as Needle Acres, said plat being recorded in the RMC Office for Greenville County, S. C. in Plat Book 7X, at Page 46, and being shown and designated on said plat as Lot No. 2, containing 1.775 acres, more or less, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 1 and 2, and running thence with the joint line of said lots, N. 89-55 W. 382.63 feet; thence with the Johnson property, S. 24-35 W. 262 feet to the rear corner of Lots Nos. 2 and 3; thence with the joint line of said lots, N. 84-24 E. 302.79 feet to Needle Court; thence with Needle Court, N. 07-35 W. 210 feet to the beginning corner.

This is the same property conveyed to the Mortgagors herein by deed of Leroy Cannon Realty, Inc., dated July 15, 1980, recorded in the RMC Office for Greenville County, S. C. in Deed Book 1129, at Page 417, on July 17, 1980.

RECORDED IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF THE STATE OF SOUTH CAROLINA  
GREENVILLE COUNTY  
BOOK 1129 PAGE 417  
OCT 15 1983  
STAMP  
TAX 15 05 20

which has the address of Route 4, Box 173C, Piedmont, South Carolina 29673 (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 planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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