

MORTGAGE

96070 VOL 1045 PAGE 823

THIS MORTGAGE is made this 24th day of January 1984 between the Mortgagor, Jess William Franklin & Julia B. Franklin (herein "Borrower"), and the Mortgagee, UniMortgage Corporation of SC, a corporation organized and existing under the laws of State of South Carolina whose address is Piedmont East Building, Suite 500A, 37 Villa Road, Greenville, South Carolina 29615 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 40,000.00 which indebtedness is evidenced by Borrower's note dated January 24, 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 February 1, 1999;

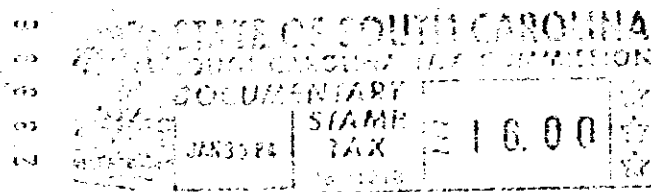
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 of that lot of land in the County of Greenville, State of South Carolina being shown as part of lot 1-A and part of lot 1-B, Section H of Woodville Heights in Plat Book "L", Pages 14 and 15, and having according to a more recent plat entitled Ruby B. Pilgrim, recorded in Plat Book 5-Q, Page 115, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Alice Street approximately 267 feet southeast of the intersection of Clemson Avenue, and running thence along the southwestern side of Alice Street S 36-55 E 105.1 feet to an iron pin at the corner of Broome; thence S 46-31 W 119.18 feet to an iron pin; thence N. 51-29 W 76-46 feet to an iron pin; thence N 35-05 E 144.74 feet to the point of beginning.

This property is conveyed subject to all restrictions, easements and zoning ordinances of record or on the ground affecting said property.

DERIVATION: Being the same property conveyed to the Mortgagors by deed of Paul R. Jones & Joan D. Jones recorded February 28, 1980 in Deed Book 1121, Page 241, and re-recorded March 19, 1980 in Deed Book 1122, Page 419.



which has the address of 215 Alice Street Greenville South Carolina 29611 (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 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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