

1984  
S. Torkering

**MORTGAGE**

96080 VOL 1648 PAGE 892

THIS MORTGAGE is made this 15th day of February 1984, between the Mortgagor, Charlie W. Spearman & Ethel G. Spearman (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. \$ 17,800.00 which indebtedness is evidenced by Borrower's note dated February 15, 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 March 1, 1996;

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, situate, lying and being in Greenville County, South Carolina, being shown and designated as Lot 189 on a Plat of Section 1, BELLE MEADE, recorded in the RMC Office for Greenville County in Plat Book EE, at Pages 116 and 117, and having, according to a more recent survey by Freeland & Associates, dated January 9, 1979, the following metes and bounds:

BEGINNING at an iron pin on the western side of West Dorchester Blvd., joint front corner of Lots 189 and 190, and running with the western side of West Dorchester Blvd., S 35-05 E, 92.5 feet to an iron pin; thence with the curve of West Dorchester Blvd., the chord of which is S 9-24 W, 35.6 feet to an iron pin on the northern side of Pine Creek Drive; thence with Pine Creek Drive S 54-13 W, 110.0 feet to an iron pin; thence with the rear line of Lot 189, N 42-14 W, 120.0 feet to an iron pin at the joint rear corner of Lots 189 and 190; thence with the common of said Lots, N 54-55 E, 150.0 feet to an iron pin on the western side of West Dorchester Blvd., the point of beginning.

DERIVATION: Being the same property conveyed to the Mortgagors by deed of Paul J. Schasney and Elizabeth T. Schasney recorded January 16, 1979 in Deed Book 1095, Page 443.

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
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which has the address of 98 West Dorchester Boulevard Greenville South Carolina 29605 (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

SOUTH CAROLINA - HOME IMPROVEMENT - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

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