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GREENVILLE, S.C.
MAY 25 3 29 PM '84

MORTGAGE

THIS MORTGAGE is made this 25th day of May 1984 between the Mortgagor, JAMES A. WATKINS and SOYOKO O. WATKINS (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. \$ 13,000.00 which indebtedness is evidenced by Borrower's note dated May 25, 1984 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 June 15, 1994;

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 the State of South Carolina, County of Greenville, on the southwesterly side of Lisa Drive, being known and designated as Lot No. 33, Wade Hampton Terrace, and having, according to plat recorded in the RMC Office for Greenville County, S. C. in Plat Book KK, at Page 15, the following metes and bounds:

BEGINNING at an iron pin on the southwesterly side of Lisa Drive, at the joint front corner of Lots Nos. 33 and 32, and running thence with the joint line of said lots, S. 35-16 W, 152.9 feet to an iron pin at the rear line of Lot No. 16; thence with the rear line of Lots Nos. 16 and 15, N. 52-41 W. 100.05 feet to an iron pin at the corner of Lot No. 34; thence with the line of Lot No. 34, N. 35-16 E. 149.4 feet to an iron pin on the southwesterly side of Lisa Drive; thence with Lisa Drive, S. 54-44 E. 100 feet to the beginning corner.

This is the identical property conveyed to the Mortgagors herein by deed of Mae W. Hargrove, dated June 17, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1150, at Page 409, on June 23, 1981.

This mortgage is executed pursuant to that certain General Power of Attorney appointing Roy C. Watkins as Attorney-in-Fact for the Mortgagors herein, dated May 29, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1150, at Page 136, on June 17, 1981.

which has the address of 20 Lisa 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 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 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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