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FILED
GREENVILLE
MORTGAGE
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THIS MORTGAGE is made this 9th day of July, 1984, between the Mortgagor, Donnie S. Kersley (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. \$ 16,691.75, which indebtedness is evidenced by Borrower's note dated July 9, 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 July 19, 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 that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in Greenville Township, near the corporate limits of the City of Greenville in Tax District No. 235 and being known and designated as Lot No. 65 of a subdivision of the Village of Mills Mill as shown on a plat thereof made by Piedmont Engineering Service of Greenville, South Carolina in June, 1954 and recorded in the R.M.C. Office for Greenville County in Plat Book GG, at Page 60 and 61 and, according to a plat prepared by Robert R. Spearman, Surveyor, dated February 9, 1982 and recorded in Plat Book 8-X, at Page 89 in the R.M.C. Office for Greenville County, said lot is more particularly described as having the following measurements and boundaries, to-wit: BEGINNING at a point on the northern side of Lake Circle Street, the common front corner of the herein described lot and Lot No. 66; thence running along the common line of said lots North 00-15 West 171.47 feet to a point; thence running along the common line of the herein described lot and Lot No. 56 North 84-33 East 54.03 feet to a point; thence running along the common line of the herein described lot and lot No. 64 South 09-53 East 171.51 feet to a point on the North side of Lake Circle Street to the common front corner of the herein described Lot and Lot No. 64; thence running along the north side of Lake Circle Street South 86-05 West 83.04 feet to the point of BEGINNING.

This is the same piece, parcel or lot of land conveyed unto Martin D. Lawless, Sr., by deed of the Secretary of Housing and Urban Development, of Washington, D.C., dated April 9, 1984 recorded April 11, 1984, at 9:59 A.M., in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1210 at Page 254.

which has the address of 6 Lake Circle 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 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.

SOUTH CAROLINA - HOME IMPROVEMENT - I 80 FNMA/FHLMC UNIFORM INSTRUMENT Modified 6 83

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