

FILED
GREENVILLE CO S.C.
OCT 11 2 30 PM '83

MORTGAGE

#336701
BOOK 1530 PAGE 256
BOOK 87 PAGE 3

ANNIE C. BERSLEY
THIS MORTGAGE is made this 5th day of October, 1983, between the
Mortgagor, Harold T. Howard and Nicholas T. Howard (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. \$15,190.40 which indebtedness is evidenced by Borrower's note dated October 5, 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;

ning corner.

This is the same property conveyed to Jean G. Richards (Vanover) and Nicholas T. Howard by deed of Harold T. Howard dated August 17, 1978, recorded in the RMC Office for Greenville County, S. C. in Deed Book 1085, at Page 532, on August 17, 1978; the said Jean G. Richards Vanover conveyed her one-half undivided interest in and to the subject property to Harold T. Howard and SA [unclear] March 2, 1983, recorded in the RMC Office for Greenville County, S.C. in Deed Book 1183, at Page 934, on March 2, 1983.

By David [unclear]
DAVID [unclear]
Assistant Vice President
10397 Virginia Avenue
Greenville
South Carolina 29609
(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-1 80 FNMA/FILMC UNIFORM INSTRUMENT - Modified 6 83

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