MORTGAGE

va. 1657 au 405

THIS MORTGAGE is made this Ex day of February	
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(herein "Rorrower") and the Morteagee, UNIQ	n noie Loan Corporation
of South Carolina	a corporation organized and
the State of South Carolina	
where address is Suite 205. Heaver Plaza, 1301 York Road	
Lutherville, Maryland 21093	. (herein "Lender").

ALL that certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina, lying on the northeastern side of West Drive and being the greater portion of Lot No. 14 on Plat of "Coleman Heights", said plat made by Terry T. Dill, dated August 1, 1955 and recorded in the R.M.C. Office for Greenville County in Plat Book II, Page 192, and also being shown as all of Lot No. 14 on Plat of Coleman Heights by plat made by Terry T. Dill, dated February, 1958, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book RR, Page 115, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of West Drive with the joint front corner of Lots Nos. 13 and 14 and running thence with the common line of said lots N. 51-30 E. 183.7 feet to an iron pin at the southwestern boundary line of a 20 foot alley; thence N. 38-30 W. 104.35 feet to an iron pin at the joint rear corner of Lots Nos. 14 and 15; thence S. 51-30 W. 183.7 feet to an iron pin on the northeastern side of West Drive; thence S. 38-30 E. 104.35 feet to an iron pin, the point of BEGINNING.

Being the same property conveyed to the mortgagor herein by deed of Michael H. Dockins and Laura B. Skinner Dockins, said deed being dated February 9, 1984 and recorded in the R.M.C. Office for Greenville County in Deed Book 1206 at Page 70.

This mortgage is junior to the lien of that certain mortgage given by Michael H. Dockins and Laura B. Skinner Dockins to Collateral Investment Company dated January 7, 1977 and recorded in Mortgage book 1387 at page 6.

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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

that Borrower warrants and will defend general encumbrances of record.

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SOUTH CAROLINA-HOVE IMPROVEMENT-1/80-FRMA/FRANC UNIFORM INSTRUMENT

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