

MORTGAGE

GREENVILLE, S.C.
 FILED
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 THIS MORTGAGE is made this 15th day of October 1984 between the
 Mortgagor, Gerald Sprout and Doris Sprout (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. \$ 15,500.00 which indebtedness is evidenced by Borrower's note dated October 15, 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 October 15, 1994;

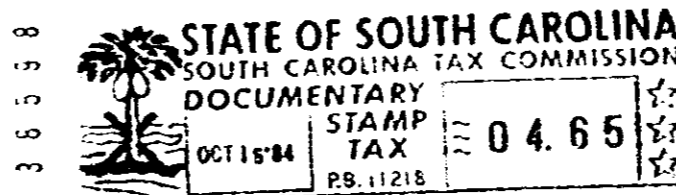
TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 in the County of Greenville, State of South Carolina, on the northerly side of Vicki Circle, being shown and designated as Lot 20, on Plat 3 of Cherokee Forest, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book QQ, Pages 36 and 37, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northerly side of Vicki Circle at joint front corner of Lots 19 and 20 and running thence with common line of said lots N 4-31 E 200 feet to an iron pin, joint rear corner of said lots; thence S 85-29 E 100 feet to an iron pin at joint rear corner of Lots 20 and 21; thence with common line of said lots, S 4-31 W 200 feet to an iron pin on Vicki Circle; thence with said Circle, N 85-29 W 100 feet to the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Pual M. Brown as recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 964, Page 250, on January 4, 1973.

This mortgage is junior and second in lien to that certain note and mortgage given to South Carolina Federal Savings & Loan Association as recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1402, Page 292.



which has the address of 15 Vicki Circle 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.

SOUTH CAROLINA HOME IMPROVEMENT 180 FNMA/FHLMC UNIFORM INSTRUMENT Modified 6-83