MORTGAGE

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THIS MORTGAGE is made this 21st day of October	
19 83 between the Mortpagor Harold Owens & Fredonia Owe	ns
(herein "Borrower"), and the Mortgage	:e,
UniMortgage Cornoration of SC	a cornoration organized and
State of South Carolina	
whose address is Piedmont East Building . Suite 500A . 37. V	/111a Road
Greenville, South Carolina 29615	(herein "Lender").
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ALL that certain tract or parcel of land, situate lying and being in the City of Greenville, County of Greenville, State of South Carolina, situate on the North side of Pacific Avenue being shown as all of Lot No. 345 and the Western half of Lot No. 344 of Pleasant Valley as made by Dalton & Neves and recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book "EE" at Page 5, and having according to a plat prepared by Carolina Surveying Co. for Harold L. Lomax and Deborah F. Lomax, dated January 28, 1976, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Pacific Avenue at the joint front corner of Lots Nos. 345 and 346 and running thence N. 0-08 W. 160 feet to an iron pin at the joint rear corner of Lots 345 and 346, running thence N. 89-52 E. 90 feet to an iron pin, running thence with the right-ofway of Pacific Avenue, S. 89-52 W. 90 feet to an iron pin, the point of beginning.

THIS is the same property conveyed to Fredonia Owens by Patricia Roberts Harris, Secretary of Housing and Urban Development, of Washington, D.C., by deed dated July 11, 1978 and recorded July 18, 1979 in deed volume 1083 at page 369 of the Office of the R.M.C. for Greenville County, S.C. and is conveyed subject to any restrictions, reservations, zoning ordinances, easements, and/or rights of way that may appear of record, on the recorded plat or on the premises.

See also Deed Volume 1102, Page 138.

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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

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SOUTH CAROLINA .- HOME IMPROVEMENT -- 1/80- FNMA/FHLMC UNIFORM INSTRUMENT