

MORTGAGE

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THIS MORTGAGE is made this 11th day of January 1984 between the Mortgagor, Joan Thomas McCray, aka Joan McCray Thompson & David Paul Thomas (herein "Borrower"), and the Mortgagee, Uni Mortgage Corporation of SC, a corporation organized and existing under the laws of State of South Carolina whose address is Piedmont East Building Suite 500A 37 Villa Road Greenville, South Carolina 29615 (herein "Lender").

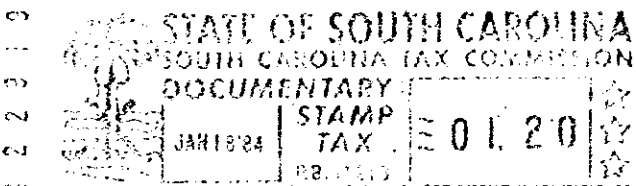
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 3,000.00 which indebtedness is evidenced by Borrower's note dated January 11, 1984 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on January 15, 1987;

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 piece, parcel or lot of land situate, lying and being on the Northeastern side of First Avenue, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 50 of a Subdivision of Property of F.W. Poe Mfg. Co., plat of which is recorded in the RMC Office for Greenville County in Plat Book Y, at Page 27. According to said plat, the within-described lot is also known as No. 37, First Avenue, and fronts thereon 65 feet.

This property is conveyed subject to easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground affecting the subject property.

DERIVATION: Being the same property conveyed to Joan Thomas McCray, aka Joan McCray Thompson, by deed of Patricia E. Siegwald recorded February 2, 1982 in Deed Book 1161, Page 869.



which has the address of 37 First 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

