



THIS MORTGAGE is made this 14 day of May, 1984, between the Mortgagor, Carl Dean Stokes and Evelyn Stokes (herein "Borrower"), and the Mortgagee, UniMortgage Corporation of SC, a corporation organized and existing under the laws of South Carolina whose address is Piedmont East Building, Suite 500A, 37 Villa Road Greenville, SC 29615 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 21,900.00, which indebtedness is evidenced by Borrower's note dated May 14, 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 June 1, 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 lot of land located in the State of South Carolina, County of Greenville, O'Neal Township, just off the Lebanon Church Road, containing 0.72 acres, more or less, as shown on plat of the Property of Dean and Evelyn E. Stokes, dated May 12, 1971, by Terry T. Dill, Registered C. E., to be recorded herewith, and having, according to said plat, the following metes and bounds, to-wit: on a new cut road BEGINNING at an iron pin, said pin being 394.5 feet north from the Lebanon Church Road, and running thence N. 79-00 W. 210 feet to an iron pin; thence N. 11-00 E. 150 feet to an iron pin; thence S. 79-00 E. 210 feet to an iron pin; thence S. 11-00 W. 150 feet to the point of beginning.

ALL that certain parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, North of Greer and about one mile West of Highway No. 14 and off the North side of Mt. Lebanon Church Road, on the West side of an un-named dirt road, containing .72 acres, more or less, being shown on a survey for Markley A. Edwards, by John A. Simmons, Surveyor, dated August 4, 1972, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in the center of said un-named dirt road (iron pin back at 25 feet) joint front corner with property of Dean and Evelyn Stokes (grantees) and running thence with center of said road, N. 11-00 E. 150 feet to a point (iron pin back at 25 feet); thence N. 79-00 W. 210 feet to an iron pin; thence S. 11-00 W. 150 feet to an iron pin; thence S. 70-00 E. 210 feet to point of beginning.

This being the same property conveyed to grantors by deed of Daniel W. Edwards and which has the address of Rt. 3, Box 56 Ora Vista Brae, Greer (Street) (City) South Carolina 29651 (herein "Property Address"); (Zip Code)

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 seized 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.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

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