

MORTGAGE

THIS MORTGAGE is made this 6th day of September 1984 between the Mortgagor, FRANCIS W. HAGER and SARAH G. HAGER (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. \$ 45,112.50 which indebtedness is evidenced by Borrower's note dated September 6, 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 September 15, 1999;

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, together with all improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 14 on plat entitled "Section Two, Woodmont Estates", prepared by C. O. Riddle, RLS, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 5-P, at Page 43, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on Snow Road, at the joint front corner of Lots Nos. 14 and 15, and running thence with the line of Lot No. 15, N. 43-55 E. 565 feet to an iron pin; thence N. 71-20 W. 193.5 feet to an iron pin at the joint rear corner of Lots Nos. 13 and 14; thence with the line of Lot No. 13, S. 43-55 W. 482.5 feet to an iron pin on Snow Road; thence along Snow Road, S. 46-05 E. 175 feet to the point and place of beginning; said lot containing approximately two and ten one-hundredths (2.10) acres.

This is the identical property conveyed to the Mortgagors herein by deed of James H. Galloway and Bobbie S. Galloway, dated June 1, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1149, at Page 112, on June 1, 1981.

ALSO: ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in the subdivision known as Woodmont Estates, located in the County of Greenville, State of South Carolina, and being known and designated as Lot No. Fifteen (15) of Section II of Woodmont Estates, as shown on plat thereof made by C. O. Riddle, RLS, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 5-P, at Page 43, and having, according to said plat, the following metes and bounds:

(See Addendum attached hereto) which has the address of Lots 14 and 15, Snow Road Palzer, South Carolina

29669 (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 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.

2 SEP 26 11 22

S. C. C. T.