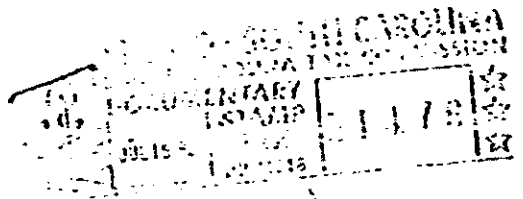


900 EAST MAIN STREET RICHMOND, VA. 23219

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MORTGAGE
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THIS MORTGAGE, dated as of the 15th day of July, 1982, by and between Max J. Kaster and Linda R. Kaster, husband and wife, (hereinafter jointly called "the Mortgagor"), and UNITED VIRGINIA MORTGAGE CORPORATION, a Virginia corporation (hereinafter called "UVMC"), recites and provides.

The Mortgagor has made a mortgage note of even date herewith (hereinafter called "the Note"), payable to UVMC or order, in which the Mortgagor waived the benefits of the Homestead Exemption, in the original principal amount of \$36,900.00, bearing interest at a rate of seventeen and one-half percent (17.5%) per annum such principal and interest to be payable in full by the Mortgagor in monthly installments as follows: \$653.09 Dollars on the 15th day of August, 1982, and a like amount on the same day of each and every month thereafter for One hundred (100) months, except that the last installment shall be \$653.09; provided, however, that if not sooner paid, the balance of such principal amount together with interest thereon shall be due and payable in full on the 15th day of June, 1992.

NOW THEREFORE, the Mortgagor hereby grants and conveys to UVMC, its successors and assigns to secure the payment of the Note, all additional sums, with interest thereon, advanced under the Note and this Mortgage, and the performance of the covenants, agreements, terms, conditions and warranties contained in the Note and this Mortgage, at any time and from time to time under the terms of the Leases, provided, however, that such assignment shall not constitute a surrender by the Mortgagor of the Leases and such rents, issues, profits, revenues, royalties, rights of contract and otherwise until an event of default hereunder as hereinafter defined and an acceleration of the Note, but such rents, issues, profits, revenues, royalties, rights of contract and otherwise may, notwithstanding such assignment, be exercised and enforced by the Mortgagor until such an event of default and acceleration of the Note.

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The Real Estate together with the Leases and all other rights and property hereinabove granted and conveyed shall hereinafter be referred to as "the Properties".

Furthermore, this Mortgage shall be, for the benefit of the Noteholder, a Security Agreement pursuant to the provisions of Title 36-9-101 et seq. of the Code of South Carolina, as amended.

Affirmative Covenants of the Mortgagor.

- The Mortgagor covenants and agrees as follows:
 - (a) Payment of the Note. The Mortgagor shall pay the principal and interest on the Note when and as the same shall become due.
 - (b) Performance of Covenants. The Mortgagor shall at all times perform and comply with all covenants, agreements, terms, conditions and warranties contained in the Note and this Mortgage.

PAID AND SATISFIED
United Virginia Mortgage Corp.
EQUITY FINANCE DIVISION
M. L. Links
Assistant Vice President

Horton JUN 14 1983

Date: 6/27/83
Witness: V.B. Maxey

33280
Annie S. J. Kirby

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JUN 15 1982
R.H.C.

