.VOTE SELECTION

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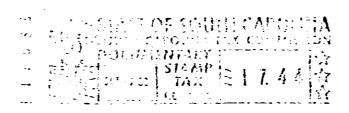
MORTGAGE

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THIS MORTGAGE is made this 30th day of September 19.83 between the Mortgagor, John P. Scott and Vickle E. Scott (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).

ALL those certain pieces, parcels or lots of land situate, lying and being on the eastern side of Hammett Road in Greenville County, South Carolina being known and designated as Lots 154 and 155 as shown on a plat entitled RIVER DOWNS, PORTION OF SECTION NO. 2, made by Piedmont Engineers, Architects and Planners dated September 22, 1975, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 5-D at Page 91, reference to said plat is hereby craved for the metes and bounds thereof.

The above property is the same property conveyed to the mortgagors by deed of Southland Properties, Inc. recorded October 9, 1975 in Deed Book 1025 at Page 562,



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 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 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.

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