

MORTGAGE

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THIS MORTGAGE is made this 21st day of January 1984, between the Mortgagor(s) Stanley Victor Karpinski and Shirley Mae Karpinski 110 Hollibrook Court, Mauldin, South Carolina, 29662 (herein "Borrower"), and the Mortgagee, Manufacturers Hanover Financial Services of SC, Inc. 2420 Mall Drive, Suite 202, Charleston, South Carolina, 29418 (herein called "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 9,875.96 which indebtedness is evidenced by Borrower's note dated January 21, 1984 and extensions and renewals thereof (herein "Note"), with the balance of the indebtedness, if not sooner paid, due and payable on January 26, 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:

LEGAL DESCRIPTION AS FOLLOWS:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in the city of Mauldin, and being known and designated as LOT NO. 116 as shown on plat of BROOKSIDE, Section IV, Phase 2, recorded in Plat Book 7-C, at Page 31 of the RMC Office for Greenville County; and more recent survey of Carolina Surveying Company, entitled "Property of Stanley Victor and Shirley Mae Karpinski" dated October 20, 1983 and recorded in the RMC Office for Greenville County in Plat Book 10-D at Page 87, and reference is made to said plats for a more particular metes and bounds description.

This being the same property conveyed to the Mortgagors herein by Deed of Paul D. Holloway, Jr. and Audrey Sue Holloway dated November 5, 1983 and recorded November 7, 1983 in the RMC Office for Greenville County in Deed Book 1200 at Page 36.

STATE OF SOUTH CAROLINA
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which has the address of 110 Hollibrook Court Mauldin South Carolina, 29662 (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. **Taxes, Assessments, and Charges.** Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

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