GREENVILLE CO. S.C.

## **MORTGAGE**

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NEWS

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THIS MORTGARE'S made this 29th day of February 19 84 between the Mortgagor, Ronald E. Ashley and Sue G. Ashley (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 that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the City of Mauldin, on Boulder Road, shown and designated as Lot No. 25 of a subdivision known as Forrester Woods, Section I, as shown on a plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4N at Page 78, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 25 and 21, and running along the common line of said lots, N. 62-24 W. 160 feet to an iron pin; thence turning and running N. 27-36 E. 110 feet to an iron pin at the joint rear corner of Lots Nos. 25 and 26; thence turning and running along the joint line of said Lots, S. 62-24 E. 160 feet to an iron pin on Boulder Road; thence turning and running S. 27-36 W. 110 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Michael W. Gober and Donna R. Gober dated September 30, 1977, and recorded in the Office of the RMC for Greenville County in Deed Book 1066 at Page 48 on October 3, 1977.

This mortgage is second and junior in lien to that certain mortgage given by the mortgagors to South Carolina Federal Savings and Loan Association in the original amount of \$38,000 recorded in the Office of the RMC for Greenville County in Mortgage Book 1411 at Page 770.

which has the address of 114 Boulder Road Greenville

[Street] [Gr.]

[Gr.]

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 orecord.

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 ovidenced 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.

SOUTH CAROLINA -HOME IMPROVEMENT-1-80 FNMA/FHLMC UNIFORMINSTRUMENT-Modified 6-83

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