MORTGAGE

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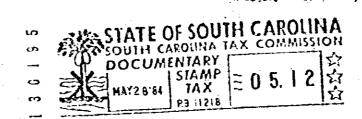
THIS MORTGAGE is made this 25th day of May 19.84 between the Mortgagor, Mark A. Thomas and Lisa C. Thomas (herein Borrower), and the Mortgagee, UNITED VIRGINIA MORTGAGE CORPORATION, a corporation organized and existing under the laws of VIRGINIA, whose address is 919 EAST MAIN STREET, RICHMOND, VIRGINIA 23219 (herein "Lender").

WHEREAS Borroweris indebted to Lender in the principal sum of U.S. 5. Twelve Thousand Seven Hundred Ten and No. 100 Dollars 25 May 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 15 June 1994

All that certain piece, parcel, or lot of land situate, lying, and being in the City of Mauldin, County of Greenville, State of South Carolina, on the eastern side of Woodridge Circle, and being known and designated as Lot No. 31 on a plat of Windsor Park Subdivision, recorded in the RMC Office for Greenville County in Plat Book "RR", at Page 25, reference to said plat being made for a more complete description.

The within is the identical property heretofore conveyed to the mortgagors by deed of Michael T. Delasandro and Deborah C. Delasandro, dated 25 May 1984, to be recorded herewith.

This is a second mortgage, second in priority only to that certain mortgage to Bankers Mortgage Corporation, recorded 21 February 1979, RMC Office for Greenville County, S. C., in Mortgage Book 1457, at Page 938.



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 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.

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