VOL 1639 FAGE 466 GREENVILLE CO. S. C. DONNIE S. LAWRERSLEY R.H.C. Mortgagor, Martin D. Lawless and Catherine H. Lawless (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"). Thirty Thousand One Hundred Fifty and No/100 WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. S (30, 150,00). C.H.J. 70.1. This is the same piece, parcel or lot of land conveyed unto Martin D. Lawless and Catherine H. Lawless by deed of M.B. Crigier, dated October 5, 1979, of record in the RM.C. Office for Greenville County, South Carolina, in Deed Book 1113, at Page 277 which has the address of 814 Parkins Mill Road [ZpCox]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now pereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be demand to the property covered by this Manual and a part of the property covered by t South Carolina .... 29607 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

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such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

evidenced by the Note and late charges as provided in the Note.

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness

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

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