FILED GREENVILLE CO. S.C.

## **MORTGAGE**

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DONNIE S. TANKERSLEY
THIS MORTGAGE is made this 23 day of February
Mortgagor, ... Carolyn. P. Hartley. ... (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 certain piece, parcel or lot of land with the buildings and improvements thereon, situate, lying and being on the northwesterly side of Ladbroke Road, near the City of Greenville, South Carolina, being known and designated as Lot No. 351 on Plat of Del Norte Estates, Section III, Sheet No. 1 as recorded in the RMC Office for Greenville County in Plat Book 4N at pages 14 and 15, and having, according to said plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the northwesterly side of Ladbroke Road, said pin being the joint front corner of Lots No. 351 and 352 and running thence with the common line of said lots, N. 46-30 W., 135 feet to an iron pin, the joint rear corner of Lots No. 351 and 352; thence S. 43-30 W., 95 feet to an iron pin, the joint rear corner of Lots No. 350 and 351; thence with the common line of said lots, N. 46-30 E., 135 feet to an iron pin on the northwesterly side of Ladbroke Road; thence with the northwesterly side of Ladbroke Road, N. 43-30 E., 95 feet to an iron pin, the point of beginning.

This being the same property conveyed unto mortgagor by deed of Ronald R. Cobb and Elizabeth C. Cobb executed and recorded of even date.

This mortgage is second in priority to that of First Federal Savings and Loan Association recorded in Mortgage Book 1394, Page 880 on April 18, 1977.

\*\*\*\*This mortgage secures note of Jesse L. Hartley, Jr.

which has the address of 205 Ladbroke Road Greenville

[Street] [Caty]

South Carolina 29615 (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 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

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

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- 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.

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

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