

MARGARET L BAILEY  
DORCHESTER COUNTY  
REGISTER OF DEEDS

201 Johnston Street ~ Saint George, SC 29477 (843) 563-0181

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**\*\*\* THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE \*\*\***

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**\*\*\* ELECTRONICALLY RECORDED DOCUMENT \*\*\***

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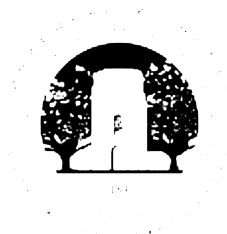
Instrument #:	2026001514	
Receipt Number:	221229	Return To:
Recorded As:	EREC-MORTGAGE	
Recorded On:	January 22, 2026	
Recorded At:	12:19:01 PM	Received From: SIMPLIFILE
Recorded By:	MB	Parties:
Book/Page:	RB 16362: 310 - 315	Direct- TOCO LLC
Total Pages:	6	Indirect- BARRENO, ILSY YOMARA ALVARADO

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**\*\*\* EXAMINED AND CHARGED AS FOLLOWS \*\*\***

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Recording Fee: \$25.00  
Tax Charge: \$0.00



*Margaret Bailey*

Margaret Bailey - Register of Deeds

**Payne Law Firm, LLC**  
280 Seven Farms Drive, Suite A  
Daniel Island, SC 29492

AND Mortgagor do(es) hereby bind Mortgagor's heirs, successors, executors and administrators, to procure or execute any further necessary assurances of title to the said premises, the title to which is unencumbered, and also to warrant and defend all and singular the said Premises unto the said mortgagee, mortgagee's heirs, successors, and assigns, from and against Mortgagor and Mortgagor's heirs, successors, executors and administrators and all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that if the said mortgagor, mortgagors' heirs, successors, executors, administrators or assigns, shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said mortgagee, mortgagee's heirs, successors, or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sums so paid, with interest thereon, from the dates of such payments.

AND IT IS AGREED, by and between the said parties, that the said mortgagor, mortgagors' heirs, successors, executors, administrators or assigns, understand that insurance coverage is required in connection with the extending of this loan or other financial accommodations provided by the Lender/Mortgagee. A Fire/extended risk or Builder's risk policy, whichever is applicable, in an amount to completely protect the lender's interest shall be always in place during the term of this loan. Should the property be placed in a flood zone, then flood insurance shall be always in place to completely protect the lender's interest. The Mortgagor will deliver to Lender/Mortgagee a certificate of insurance naming Mortgagee as additional insured on any required insurance policy. Should Mortgagor fail to provide any required insurance during the term of the loan, then lender may purchase any required insurance on mortgagor's behalf and add it to the indebtedness of the loan.

AND IT IS AGREED, by and between the said parties, that upon any default being made in the payment of the interest on the said Note, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally first become payable, or in any other of the provisions of this mortgage, that then the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of the said mortgagee, mortgagee's heirs, successors, or assigns, although the period for the payment of the said debt may not then have expired.

AND IT IS AGREED, That if the holder of the Note secured hereby is compelled to pay any taxes upon the debt represented by said note, or by this mortgage, then, and in that event, unless the said taxes are paid by some party other than the said holder, that then the entire amount of the debt secured, or intended to be secured, shall forthwith become due at the option of the said mortgagee, mortgagee's heirs, successors, or assigns, although the period for its payment may not then have expired.

AND IT IS AGREED, by and between the said parties, that, should legal proceedings be instituted for the collection of the debt secured hereby, then and in that event, the said mortgagee, mortgagee's heirs, successors, or assigns, shall have the right to have a Receiver appointed of the rents and profits of the above described premises, with power to forthwith lease out the said premises anew as he should so elect, who, after deduction all charges and expenses attending such

proceedings, and the execution of the said trust as Receiver, shall apply the residue of the said rents and profits towards the payment of the debts secured hereby.

AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgage, or for any purpose involving this mortgage, or should the debt secured be placed in the hands of an attorney at law for collection, by suit or otherwise, that all costs and expenses incurred by the mortgagee, mortgagee's heirs, successors, or assigns, including a reasonable counsel fee (of not less than ten per cent of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

AND IT IS FURTHER AGREED, by and between the said parties, that the Mortgagor shall not cause or allow any further encumbrances of any interest to be placed against the real property. Furthermore, Mortgagor shall not transfer title to the property or transfer any interest in the property without Lender's prior written consent.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor, mortgagor's heirs, successors, executors or administrators shall pay, or cause to be paid unto the said mortgagee, mortgagee's certain attorneys, heirs, successors or assigns, the said debt with the interest thereon, if any shall be due, and also all sums of money paid by the said mortgagee, mortgagee's heirs, successors or assigns, according to the conditions and agreements of the said note, and of this mortgage and shall perform all the obligations according to the true intent and meaning of the said note and mortgage, and the conditions thereunder written, then this Deed of Bargain and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue.

*[Signature Page Following]*

WITNESS our Hands and Seals this 22<sup>nd</sup> day of January, in the year of our Lord 2026 and in the two hundred and fiftieth year of the Sovereignty and Independence of the United States of America.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF:

TOCO, LLC

Witness #1

By Jose Conrado Mendez, its Member

Witness #2

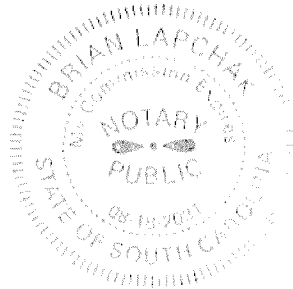
STATE OF SOUTH CAROLINA    )  
  )  
COUNTY OF BERKELEY        )

# ACKNOWLEDGMENT

I, Brian Lapchak, a Notary Public for the State of South Carolina, do certify that Jose Conrado Mendez, Member of TOCO, LLC, appeared before me this day and acknowledged the execution of the foregoing instrument.

Witness my Hand and Seal  
This 22<sup>nd</sup> day of January, 2026

Notary Public for South Carolina  
My Commission Expires: 8 / 18 / 31



**Exhibit "A"**

ALL that certain piece, parcel or lot of land, situate, lying and being in Dorchester County, State of South Carolina, known and designated as Lot 13, Block T, North Tranquil Acres, as shown on a plat by Edward W. Hill, Registered Surveyor, entitled Map of Blocks Q, R, S, T, U, X and Lots 13-19 Block W North Tranquil Acres Section A Dorchester County South Carolina, dated August 30, 1965, and recorded in the Office of the Register of Deeds for Dorchester County, State aforesaid, in Plat Book 15, Page 125.

SUBJECT to any and all restrictions, covenants, conditions, easements, rights of way and all other matters affective subject property of record in the Office of the RMC for Dorchester County, South Carolina.

THIS BEING the same property conveyed to TOCO, LLC, by Deed of Otto Sinnhoff dated September 22, 2023, and recorded September 22, 2023 in the R.O.D. Office for Dorchester County, South Carolina in Deed Book 14935 at Page 179.

T.M.S. No.: 154-13-02-013