

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 \*\*\*

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



Margaret Bailey

Margaret Bailey - Register of Deeds

STATE OF SOUTH CAROLINA )  
 COUNTY OF DORCHESTER ) MORTGAGE OF REAL ESTATE  
 )

**WHEREAS, TOCO, LLC** (hereinafter also styled the mortgagor) in and by our certain Modification Agreement of Promissory Note (the "Note") bearing even date herewith, stand firmly held and bounded unto **ILSY YOMARA ALVARADO BARRENO** at **7647 Desmond Ave., N. Charleston, SC 29418** (hereinafter also styled the mortgagee) in the sum of **TWO HUNDRED THOUSAND AND 00/100 DOLLARS (\$200,000.00)**, to as evidenced by and according to the terms and conditions of a Note of even date herewith, as in and by the said Note and Condition(s) thereof, reference being thereunto had, will more fully appear.

**NOW, KNOW ALL MEN**, that the said **TOCO, LLC**, in consideration of the said debt, and for the better securing the payment thereof, according to the conditions of the said Note, which with all its provisions is hereby made a part hereof, and also in consideration of Three Dollars to the said mortgagor in hand well and truly paid, by the said mortgagee, at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said **ILSY YOMARA ALVARADO BARRENO** at **7647 Desmond Ave., N. Charleston, SC 29418**, his Heirs and Assigns, the following described real property, to-wit:

**SEE EXHIBIT "A"**

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the Premises unto the said Mortgagee, their heirs, successors, and assigns forever.

**CROSS-COLLATERALIZATION.** In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Mortgagor to Lender, or any one or more of them, as well as all claims by Mortgagee against Mortgagor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Mortgagor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

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 if 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

By Jose Conrado Mendez, its Member

Witness #1

Witness #2

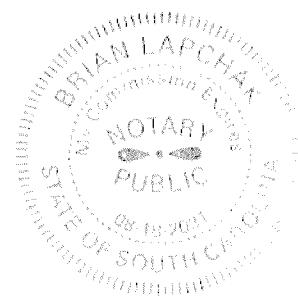
STATE OF SOUTH CAROLINA )  
                                  )  
COUNTY OF BERKELEY       )

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: 2/28/31



**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