

GREENVILLE, S.C.

OCT 27 3 47 PM '81

JOHN H. HAERSLEY
R.M.C.

MORTGAGE

THIS MORTGAGE is made this 29th day of October, 1981, between the Mortgagor, Robert L. Barrett, Jr. (herein "Borrower"), and the Mortgagee, Charter Mortgage Company, a corporation organized and existing under the laws of Florida, whose address is Post Office Box 10316 Jacksonville, Florida 32207 (herein "Lender").

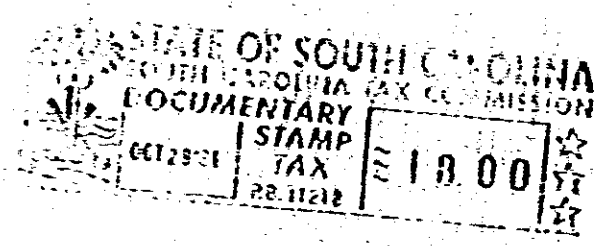
WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Five Thousand and No/100 (\$45,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2011;

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being on the South-eastern side of Harness Trail, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 86 of a Subdivision known as Heritage Lakes, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book 6-H at Page 18, and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of Harness Trail, at the joint front corner of Lots Nos. 86 and 87, and running thence with the joint line of said Lots S. 44-36-20 E. 195 feet to an iron pin; running thence S. 45-23-40 W. 110 feet to an iron pin at the joint rear corner of Lots Nos. 85 and 86; running thence with the joint line of said Lots N. 44-36-20 W. 195 feet to an iron pin on the Southeastern side of Harness Trail; running thence with the Southeastern side of said Trail N. 45-23-40 E. 110 feet to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagor herein by Deed of Robert L. Barrett, Jr. and Preston G. Baker, Jr. by Deed recorded simultaneously herewith.



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which has the address of Lot 86, Harness Trail, Heritage Lakes, Simpsonville, South Carolina 29681 (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, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, 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 herein 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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