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 MORTGAGE
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THIS MORTGAGE is made this 12th day of May, 1980, between the Mortgagor, Reid A. McCarter and Margaret H. McCarter, Mortgagee, Charter Mortgage Company, a corporation organized and existing under the laws of Jacksonville, Florida, whose address is Post Office Box 2259, Jacksonville, Florida, 32232 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100 (\$60,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated May 12, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2005;

TO SECURE to Lender 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, 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, lying on the northeasterly side of Silver Creek Road and being known and designated as Lot No. 286 on that certain plat entitled "Map Number 1, Section 1, Sugar Creek", said plat is of record in the Office of the R.M.C. for Greenville County, South Carolina, in Plat Book 5-D, at Page 18, and being described according to a more recent plat entitled "Property of Tommy B. Wessinger and Barbara B. Wessinger" by James R. Freeland, dated May 9, 1975, and being more particularly described as follows:

BEGINNING at an iron pin on the easterly side of Silver Creek Road, joint front corner of Lots No. 287 and 286 and running thence with the line of Lot No. 287 North 40-45 East, 148.09 feet to an iron pin; thence South 40.08 East, 125 feet to an iron pin on the joint rear corner of Lots No. 286 and 285; thence with the line of Lot No. 285 South 40-45 West, 147.55 feet to an iron pin on the easterly side of Silver Creek Road; thence with the easterly side of Silver Creek Road North 49-15 West, 125 feet to an iron pin, the point of beginning.

ALSO: All that certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, in Butler Township, containing 0.142 acres, more or less, being shown and designated on a plat prepared by Gould and Associates, dated August 27, 1977, and being more particularly described as follows:

BEGINNING at an iron pin on the northwestern corner of Lot No. 286 and running with (Description continued on Page 6) which has the address of 315 Silver Creek Road, Greer, South Carolina 29651 (herein "Property Address"):

South Carolina 29651 (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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DOCUMENTARY
 STAMP
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