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SOUTH CAROLINA

VA Form 26-6335 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 33 U.S.C. Acceptable to Federal National Mortgage Association.

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: LLOYD WILLIAM WATERS AND DONNA S. WATERS

GREENVILLE, SOUTH CAROLINA

of, hereinafter called the Mortgagor, is indebted to

CHARTER MORTGAGE COMPANY , a corporation organized and existing under the laws of THE STATE OF FLORIDA , hereinafter called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of THIRTY-THREE THOUSAND SIXTY-FOUR AND per centum (12 %) per annum until paid, said principal and interest being payable TWELVE at the office of CHARTER MORTGAGE COMPANY, P.O. Box 2259 , or at such other place as the holder of the note may Jacksonville, Florida 32232 designate in writing delivered or mailed to the Mortgagor, in monthly installments of THREE HUNDRED FORTY), commencing on the first day of , 1983, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and . , 2013 payable on the first day of JANUARY

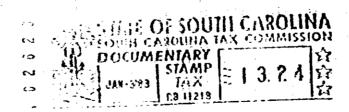
Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of GREENVILLE

State of South Carolina;

ALL that certain piece, parcel or lot of land, situate lying and being in the State of South Carolina, County of Greenville and being shown and designated as Lot 42 on a Plat of Property of J. P. Rosamond recorded in Plat Book H at Pages 185 and 186, R.M.C. Office, Greenville County, South Carolina and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Rodney Avenue at the joint front corner of Lots Nos. 42 and 43 and running thence with said Avenue N. 64-45 W. 60 feet to a point; thence running N. 25-15 E. 160 feet to a point; thence running S. 64-45 E. 60 feet to a point; thence running S. 25-15 W. 160 feet to the point of beginning.

Derivation: Deed Book //80, Page //5 - Kenneth A. Jones 12/31/82



Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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AND RESERVED FOR THE PERSON OF THE PERSON OF

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