TO ALL WHOM THESE PRESENTS MAY CONCERN:

THIS MORTGAGE is made by the between the Mortgagor (s)

Charter Oaks, Ltd. (formerly Sand-Tar Developers, Inc.) (herein "Borrower") and the

Mortgagee Pirat Piedmont Bank & Trust Company

Greenville, South Carolina (herein "Lender").

day of March, 1974 ; and

WHEREAS, the Borrower may have borrowed other monies from the Lender (which term as used throughout this Mortgage Agreement shall include any Holder) which monies have not been fully repaid and the Borrower may hereafter become indebted to the Lender for such further sums as may be advanced to or for the Borrower's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose; and

NOW, THEREFORE, KNOW ALL MEN, that the Borrower (jointly and severally if more than one), in consideration of the foregoing and also in consideration of the further sum of Three and No/100 (\$3.00) Dollars to the Borrower in hand well and truly paid by the Lender at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged. TO SECURE TO LENDER the repayment of: (a) the indebtedness evidenced by the aforesaid Note, with interest thereon; (b) 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 (c) all other money heretofore or hereafter advanced by the Lender to or for the account of the Borrower and all other present or future direct or contingent liabilities and indebtedness of the Borrower to the Lender of any nature whatsoever to the fullest extent allowed by law, and any modifications, extensions, rearrangements or renewals of any of (a)-(c) (all hereinafter collectively called the "Obligations"), with the limitation that the total principal amount of said Obligations secured hereby shall not exceed the amount specified in the preceding paragraph, together with reasonable attorney's fees, court costs and expenses of whatever kind incident to the collection of any of said Obligations and the enforcement of the Mortgage interest created hereby, does hereby mortgage, grant bargain, sell and release unto the Lender, its successors and assigns, the following described real estate:

All that-piece, parcel andot of had, with all improvements thereon, or hereafter constructed thereon, situate, lying and being

ALL that certain piece, parcel or lot of land, with all improvements thereon or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, and shown on a plat prepared by Carolina Surveying Co. dated March, 1968, and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at a point on the northern side of Regency Hill Drive at the joint corner of property now or formerly of Botany Woods Building & Sales Co., Inc. and this tract, which point is 391.8 feet, more or less, from the intersection of Regency Hill Drive with Pleasantburg Drive and S. C. Highway 291 and running thence across said drive, S. 5-19 E., 140 feet, more or less, to a point in the line of property of Lakeforest Heights, Section 2, running thence with the line of said subdivision N. 71-51 E., 30 feet, more or less, to a point; thence N. 26-53 E., 127 feet to a point, N. 36-51 E., 136.3 feet to a point, N. 70-39 E., 139.7 feet to a point; N. 53-14 E., 141.5 feet to a point; N. 75-41 E., 75.9 feet to a point; N. 40-11 W., 64.6 feet to a point; N. 16-12 W., 157.2 feet; N. 6-0 W., 123.6 feet; S. 77-07 W., 200 feet, N. 6-0 W., 140 feet, N. 77-07 E., 200 feet to a point on the line of Section 1 of said subdivision; running thence N. 30-16 W., 254.6 feet to a point in the line of Liberty Park; running thence with the line of said subdivision S. 74-34 W., 87 feet, S. 83-35 W., 346 feet to a point in the line of Lakeforest Shopping Center; running thence with that line, S. 5-19 E., 390 feet, more or less, to the joint corner of property now or formerly of Bernstein, Botany Woods Building & Sales Co., Inc. and this tract and running thence the following courses and distances along the line of property of Botany Woods Building & Sales Co., Inc. N. 64-01 E., 37.3 feet, S. 48-30 E., 175 feet to a point on Regency Hll Drive which line is curved the chord of which is S. 0-41 E., 33.5 feet to a point; thence continuing with said drive, S. 47-08 W., 128 feet; S. 55-20 W., 50 feet; S. 67-55 W., 50 feet, S. 78-05 W., 50 feet to an iron pin, point of beginning.
This mortgage is junior in lien to that first mortgage given by Sand-Tar Developers, Inc. to Southern Bank & Trust Co. recorded in Book 1199 at Pg. 118, R.M.C. Office for Greenville County

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