

FILED OCT 12 12 48 PM '81 JOHN L. TANKERSLEY R.M.C.

# MORTGAGE

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THIS MORTGAGE is made this 9th day of October 1981, between the Mortgagor, WALTER D. VAUDREY and SANDRA E. VAUDREY (herein "Borrower"), and the Mortgagee, CHARTER MORTGAGE COMPANY, a corporation organized and existing under the laws of Florida, whose address is 24 West Forsyth Street Post Office Box 2259, Jacksonville, Florida 32232 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY-EIGHT THOUSAND FIVE HUNDRED and No/100ths (\$68,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 9, 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 with all buildings and improvements, situate, lying and being on the Southeastern side of Creekside Road in Greenville County, South Carolina, being shown and designated as Lot No. 421, on a plat of SUGAR CREEK, MAP 3, SECTION 2, made by C. O. Riddle, Surveyor dated February 5, 1980, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 7X, Page 2, reference to which is hereby craved for the metes and bounds thereof.

This is the identical property conveyed to the Mortgagors herein by deed of M. G. Proffitt, Inc., dated October 9, 1981 and to be recorded herewith simultaneously.

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY STAMP TAX  
OCT 12 1981  
\$ 27.40

which has the address of 116 Creekside Road, Greer, 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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