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# MORTGAGE

BOOK 1555 PAGE 497

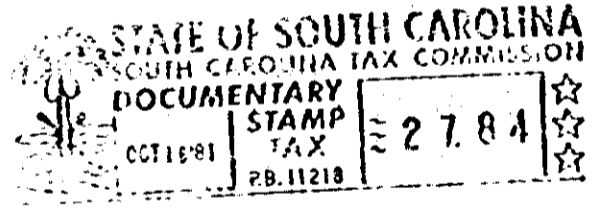
THIS MORTGAGE is made this 15th day of October 1981, between the Mortgagor, H. WAYNE SMITH, JR., (herein "Borrower"), and the Mortgagee, CHARTER MORTGAGE COMPANY, a corporation organized and existing under the laws of Florida, whose address is Post Office Box 2259, Jacksonville, Florida 32232 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTY NINE THOUSAND SIX HUNDRED (\$69,600.00) and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 15, 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, together with all buildings and improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot No. 17 on a Plat of Fox Ridge at Pebble Creek, Phase I, which Plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 7C, Page 67, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same property conveyed to H. Wayne Smith, Jr., by deed of Smith & Steele Builders, Inc., of even date, to be recorded herewith.



which has the address of 25 Kindlin Way, Taylors, South Carolina 29687 (Street) (City) (herein "Property Address"); (State and Zip Code)

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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