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THIS MORTGAGE was made this 19th day of October 1982, between the Mortgagor, JOHN ARCHIE MARTIN and PATSY W. MARTIN (herein "Borrower"), and the Mortgagee, CHARTER MORTGAGE COMPANY, a corporation organized and existing under the laws of the State of Florida, whose address is P. O. Box 4130 Jacksonville, Florida 32231 (herein "Lender").

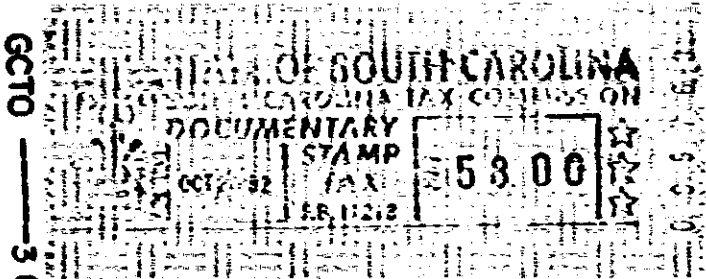
WHEREAS, Borrower is indebted to Lender in the principal sum of One Hundred Forty-Five Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 19, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2012;

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 91 of a subdivision known as Addition to Stratton Place, according to a plat thereof prepared by Piedmont Engineers, Architects-Planners, dated May 1, 1978, and recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 54, and according to a more recent survey thereof entitled "Survey for Property of John Archie Martin", dated October 15, 1982, prepared by Freeland & Associates, having the following metes and bounds, to-wit:

BEGINNING at an old iron pin on the Western side of the right-of-way of Hudson Road and running thence along said right-of-way S. 7-15 W., 283.57 feet to an old iron pin; thence running N. 56-08 W., 154.1 feet to a point; thence running N. 15-28 E., 166.6 feet to a new iron pin on the Southern side of the right-of-way of the cul-de-sac of Coventry Road; thence running along said cul-de-sac N. 78-09 E., 40.0 feet to a new iron pin; thence N. 31-06 E., 40.0 feet to an old iron pin at the joint corner of the within lot and Lot No. 83; thence running along the joint line of said lots S. 82-45 E., 60.0 feet to an old iron pin on the Western side of the right-of-way of Hudson Road, the point and place of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Heritage Homes, Inc., recorded in the Greenville County RMC Office on October 20, 1982, in Deed Book 1175 at Page 937.



which has the address of 140 Coventry Road Greenville SC 29615 (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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