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S.C. MORTGAGE

NO. 1588 857

THIS MORTGAGE is made this 10th day of December 1982, between the Mortgagor, Ronnie W. Berrios and Lil M. Berrios (herein "Borrower"), and the Mortgagee, Charter Mortgage Company, a corporation organized and existing under the laws 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 Fifty Five Thousand One Hundred and no/100 (\$55,100.00) Dollars, which indebtedness is evidenced by Borrower's note dated December 10, 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 January 1, 2013

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the west side of Harness Trail, known as Lot #23 of Heritage Lakes Subdivision, being shown on a Plat made by Freeland & Associates, dated November 29, 1982, and entitled "Heritage Lakes, Lot 23, Property of Ronnie W. Berrios and Lil M. Berrios", said plat being recorded herewith in the RMC Office for Greenville County, S.C., in Plat Book 9-K, at Page 2, and having, according to said plat, the following metes and bounds, to-wit:

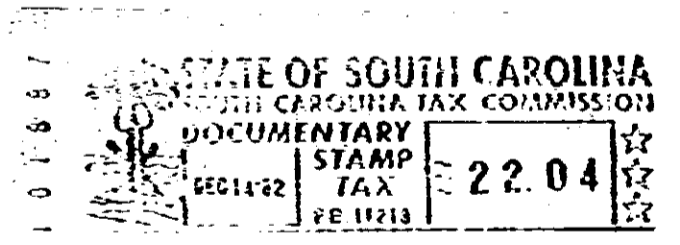
BEGINNING at a point on the westerly side of Harness Trail at the joint front corner of Lots #23 and #24 and running thence N.72-29-59W. 218.00 feet to a point in a creek, said point being the joint rear corner of Lots #23 and #24; thence turning and running with the meanderings of said creek S.13-20-26W. 110.29 feet to a point, said point being the joint rear corner of Lots #22 and #23; thence turning and running S.72-29-59E. 210.00 feet to a point on the westerly side of Harness Trail, said point being the joint front corner of Lots #22 and #23; thence turning and running with Harness Trail, N.17-30-01E. 110.00 feet to a point, said point being the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of San-Del Builders of even date herewith.

This conveyance is made subject to all easements, rights of way and restrictions which affect the above property.

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which has the address of 601 Harness Trail, Simpsonville, South Carolina 29681 (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 seized 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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