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GREENVILLE CO. S. C.
AUG 24 1 54 PM '83
DUNN STARKERSLEY
R.M.C.

BOOK 1585 PAGE 220

BOOK 1522 PAGE 699

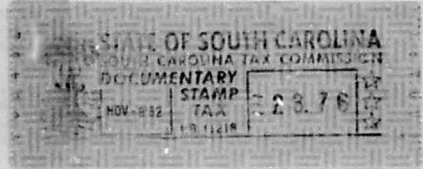
THIS MORTGAGE is made this fifth day of November, 1982, between the Mortgagor, James E. Naylor, Jr. (herein "Borrower"), and the Mortgagee, Charter Mortgage Company, a Florida Corporation, a corporation organized and existing under the laws of Florida, whose address is P.O. Box 2139, Jacksonville, Florida 32232 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-Nine Thousand Three Hundred Fifty and 00/100 (\$59,350.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 5, 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 December 31, 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 piece, parcel or unit situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit 24-D of Sugar Creek Villas Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated September 15, 1980, and recorded in the RMC Office for Greenville County, South Carolina, on September 15, 1980, in Deed Book 1133 at Pages 365-436, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 7-X at Page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated February 25, 1981, and recorded in the RMC Office for Greenville County on February 26, 1981, in Deed Book 1143 at Pages 305-319, inclusive, as amended by Second Amendment to Declaration (Master Deed) of Sugar Creek Villas Horizontal Property Regime dated August 27, 1981, and recorded in the RMC Office for Greenville County on August 28, 1981, in Deed Book 1154 at Pages 210-219.

This is the same property conveyed to the mortgagor by deed of Lee R. Gommer recorded of even date.



Mortgage re-recorded to include Graduated Payment Rider

which has the address of 24D Bluebird Lane Greer
[Street] [City]
South Carolina 29651 (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 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.