S.C
PM '82
RSLEY

MORTGAGE

THIS MORTGAGE is made this 30 day of April, 1982, between the Mortgagor, Gary J. Hutcher and Marlene F. Hutcher (herein "Borrower"), and the Mortgagee, Charter Mortgage Company, a corporation organized and existing under the laws of Florida, whose address is P. O. Box 2139, Jacksonville, Florida 33232 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Four Thousand Three Hundred & 00/100 ($64,300.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 30, 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 May 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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 17-B of Sugar Creek Villas Horizontal Property Regime, as is more fully described in Declaration (Master Deed) dated September 15, 1980 and recorded in the R.M.C. Office for Greenville County on September 15, 1980 in Deed Book 1133 at Pages 365 through 436, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7X at Page 40, as amended by First Amendment to Declaration (Master Deed) of Sugar Creek Horizontal Property Regime, dated February 25, 1981 and recorded in the R.M.C. Office for Greenville County on February 26, 1981 in Deed Book 1143 at Pages 305 through 319, inclusive. Said Amended Plat is recorded in Plat Book 7X at Page 79.

This is the same property conveyed to Mortgagor, Gary J. Hutcher by Deed of Cothran and Darby Builders, Inc. dated June 1, 1981 and recorded in the R.M.C. Office for Greenville County, SC in Deed Book 1149 at Page 118 on June 1, 1981.

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP TAX
APR 30 '82
$25.72

GCTG 3 AP30 82 0807

which has the address of 17-B Tanager Circle, Sugar Creek Villas (Street) Greer (City), SC 29651 (State and Zip Code) (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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