

MORTGAGE

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THIS MORTGAGE is made this 12 day of November 1982, between the Mortgagor, CURTIS S. BILKA AND BARBARA C. BILKA (herein "Borrower"), and the Mortgagee, CHARTER MORTGAGE COMPANY, a corporation organized and existing under the laws of STATE OF FLORIDA, whose address is Post Office Box 2139, Jacksonville, Florida 32232 (herein "Lender").

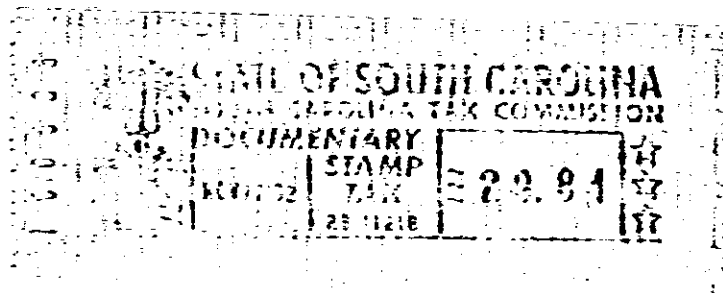
WHEREAS, Borrower is indebted to Lender in the principal sum of SEVENTY-FOUR THOUSAND FIVE HUNDRED SEVENTY-FIVE AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated November 12, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on DECEMBER 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, and being shown and designated as Lot 7 on a Plat of Windsor Oaks, Section 3, recorded in Plat Book 7-C, Page 28, R.M.C. Office, Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Buckingham Way at the joint front corner of Lots Nos. 7 and 8, and running thence S. 30-35 E. 140.76 feet to a point; thence running (creek is line) S. 78-06 W. 124.83 feet to a point; thence running N. 18-23 W. 127.08 feet to a point; thence running N. 75-16 E. 81.45 feet to a point; thence continuing N. 67-48 E. 13.0 feet to the point of beginning.

Derivation: Deed Book 1177, Page 161 - Donald A. Ashby and Kathleen Higgins Ashby 11/12/82



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which has the address of 108 Buckingham Way, Windsor Oaks Taylors, S. C. 29687 (herein "Property Address");
[Street] [City] [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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