MORTGAGE

arcs 1431 PACE 616

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVELLE SS:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GEORGE M. HARRIS AND ZADIE M. HARRIS

of

Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto CHARTER MORTGAGE COMPANY, P. O. Box 10316, Jacksonville, Florida 32207

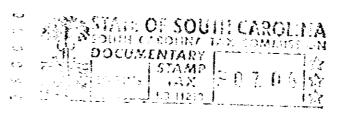
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville

State of South Carolina:

All that piece, parcel or lot of land situate, lying and being in the City of Greenville, Greenville County, South Carolina, and according to plat prepared for George M. and Zadie M. Harris by Carolina Surveying Company, September 19, 1979, recorded in Plat Book $1/\sqrt{N}$, at Page $1/\sqrt{N}$, having the following metes and bounds, to-wit:

BEGINNING at a point on the easterly side of Lanier Street which point is 50 feet in a northerly direction from the intersection of Lanier Street and Frank Street and running thence with Lanier Street N. 3 W., 50 feet; thence N. 87 E., 120 feet; thence S. 3 E., 50 feet; thence S. 87 W., 120 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Hugh Tinsley recorded of even date herewith.



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of an interest on the indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-92176M (1-79)

328 RV.2

The section of the se