SOUTH CAROLINA

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VA Form 16—4318 (Home Loan) Revised September 1975. Use Optional. Section 1530, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

## MORTGACE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: We, JOHN W. WORSHAM and MERRY H. WORSHAM

Greenville County, South Carolina

, hereinafter called the Mortgagor, is indebted to

CHARTER MORTGAGE COMPANY

a corporation , hereinafter organized and existing under the laws of The State of Florida called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of ONE HUNDRED THOUSAND, NINE HUNDRED AND FIFTY and No/100----- Dollars (\$ 100, 950.00), with interest from date at the rate of ELEVEN & ONE-HALFper centum (11.5%) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, Post Office Box 2259 , or at such other place as the holder of the note may 32232 in Jacksonville, Florida designate in writing delivered or mailed to the Mortgagor, in monthly installments of ONE THOUSAND AND 41/100----- Dollars (\$ 1,000.41 ), commencing on the first day of , 1980, and continuing on the first day of each month thereafter until the principal and September interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and ,2010 payable on the first day of August

Now, Know All Men, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville

Worsham and Merry H. Worsham, dated July 25, 1980, by Carolina Surveying Co., and recorded in the RMC Office for Greenville County in Plat Book &-A-at Page &3, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an old spike in the center of Hillside Church Road, joint corner with property now or formerly belonging to Louis G. Manios, and running thence S. 64-52 W. 25 feet to an iron pin; thence S. 64-52 W. 1101.7 feet to an iron pin; thence N. 25-08 W. 400 feet to an iron pin: thence N. 64-52 E. 326.7 feet to an iron pin; thence S. 25-08 E. 200 feet to an old spike in center of Hillside Church Road: thence along said road. S. 25-08 E. 200 feet to an old spike, the point of beginning.

This is the same property conveved to the mortgagors herein by deed of Gloria R. Manios, dated July 28, 1980, and recorded simultaneously herewith.

The mortgagors covenants and agree that should this mortgage or the note secured hereby not be eligible for guaranty or insurance under the Servicemen's Readjustment Act of 1944, as amended, within 90 days from the date hereof (written statement of any officer or authorized agent of the Veterans Administration declining to buarantee or insure said note and/or this mortgage being deemed conclusive proof of such ineligibility), the present holder of the note secured hereby or any subsequent holder thereof, may, as its option, declare all notes secured hereby immediately due and payable.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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