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500 N. W. WALKER

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

MORTGAGE

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: William W. Davis, III and Glenda K. Davis

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

, a corporation organized and existing under the laws of Florida, hereinafter called the 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 **Thirty-six Thousand, Four Hundred and no/100ths** Dollars (\$ **36,400.00**).

with interest from date at the rate of **eleven and one-half** per centum (**11½** %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville, Florida or at such other place as the holder of the note may designate in writing, in monthly installments of **Three Hundred Sixty and 72/100ths** Dollars (\$ **360.72**), commencing on the first day of **September**, 19 **80**, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of **August, 2010**.

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 certain piece, parcel, or lot of land in Greenville County, State of South Carolina, being known and designated as Lot 56 as shown on plat of property of "J. P. Rosamond" as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book H, Pages 185 and 186, and being further shown on plat entitled "Property of William W. and Glenda K. Davis" as prepared by T. H. Walker, Jr., dated June 20, 1980, and having, according to said recent plat, the following metes and bounds to-wit:

BEGINNING at an iron pin on the southeastern side of East Decatur Street, joint front corner of Lots 55 and 56, and running thence S 50-43 E 150 feet to an iron pin; thence S 39-17 W 60 feet to a point; thence N 50-43 W 150 feet to an iron pin on East Decatur Street; thence along said street N 39-17 E 60 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor by deed of G. Don Poore and Robert A. Bailey as recorded in the RMC Office for Greenville County, South Carolina in Deed Book **1130**, Page **422**, on August 4, 1980.

Transamerica Real Estate Tax Service

DATE: 8-1-80	Charter Mortgage Co.
LOAN NO. 706205	Lender #2147
MORTGAGE VALUE: \$36,400.00	FEE: \$20.50
BORROWER: William W., III & Glenda K. Davis	
PROPERTY ADDRESS: East Decatur St., Greenville, S. C.	
FORMER OWNER: G. Don Poore & Robert A. Bailey	

SERVICE TYPE: B NO IMPOUNDS C IMPOUNDS

DIST.	Collection District Name	Permanent Tax Number
County	Greenville	(235)0164.00-03-049.00
City Town Borough		
School Drain Other		

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 Mortgagee 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.

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