800x1538 FASE525

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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 GREENVILLE $\begin{cases} ss: & GRE^{\frac{1}{2}} = \frac{FILEO}{0.0.8.0} \\ \frac{4fR}{6} = \frac{3}{3.9} \frac{9H}{8} = \frac{9}{R.M.C} \end{cases}$ TO ALL WHOM THESE PRESENTS MAY CONCERN: $\frac{60RNE}{R.M.C} = \frac{1.4NNERSLEY}{R.M.C}$

Al L. Morris, III, Pickens, South Carolina

or , 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 The State 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 TWENTY TWO THOUSAND FIFTY AND NO/100ths

Dollars (\$ 22,050.00),

with interest from date at the rate of FOURTEEN AND ONE-HALF per centum (14.50 per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company Post Office Box 2259 in Jacksonville, Florida, 32232 or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED

SEVENTY AND 11/100ths Dollars (\$ 270.11), commencing on the first day of June ,19 81, 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 May, 2011

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

State of South Carolina:

"ALL that certain piece, parcel or lot of land in Greenville Township, Greenville County, South Carolina, on the Northern side of Judson Road, near the City of Greenville, being shown as Lot 16 on a plat of the property of Pride Patton Land Company made by R. E. Dalton, Engineer, in June, 1920, recorded in the RMC Office for Greenville County in Plat book E, at Page 249, and being resurveyed for Al L. Morris, III, by Robert R. Spearnman, R.L.S. \$3615, on March 30, 1981, and being according to said plat of resurvey more particularly described as follows, to-wit:

BEGINNING at a nail and cap (old) on the Northeast side of Judson Road, joint corner of Lots 16 and 17 and runnning thence North 36-15 East 210.64 feet to an iron pin (old); thence running South 53-44 East 50.0 feet to an iron pin (old); thence running South 36-15 West 210.64 feet to a nail and cap (new) on the Northeast side of Judson Road, joint corner of Lots 16 and 15; thence running North 53-44 West 50.0 feet to the point of BEGINNING. The property herein described is bounded generally on the Northwest by Lot 17, on the Southeast by Lot 15, on the Southwest by Judson Road, and on the Northeast by Lot 29."

This is the same property conveyed unto the Mortgagor herein by deed of James C. Nichols, Sr., and recorded simultaneously 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 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.

HUD-92175M (1-79)