MORTGAGE

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, Donna K. Jones

190. S. C.

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Charter Mortgage Company

, a corporation . hereinafter

organized and existing under the laws of Florida 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 Nineteen Thousand Five Hundred Fifty and no/100 ----- Dollars (\$ 19,550.00

%) with interest from date at the rate of Sixteen and one-half per centum (16.5 per annum until paid, said principal and interest being payable at the office of eonice of Charter Mortgage Company, Jacksonville, Florida in P. O. Box 2259

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Seventy and 96/100 -----Dollars (\$ 270.96 commencing on the first day of , 1982, and on the first day of each month thereafter until the prin-April cipal 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 March, 2012.

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 situate, lying and being in the State of South Carolina, County of Greenville, in Greenville Township, near the corporate limits of the City of Greenville in Tax District No. 235 and being known and designated as Lot No. 65 of a Subdivision of the Village of Mills Mill as shown on a plat thereof made by Piedmont Engineering Service of Greenville, South Carolina in June, 1954 and recorded in R.M.C. Office of Greenville County in Plat Book GG, at Pages 60 and 61 and, according to a plat prepared by Robert R. Spearman, Surveyor, dated February 9, 1982 and recorded in Plat Book g.x., at Page g/7 in the R.M.C. Office for Greenville County, said lot is more particularly described as having the following measurements and boundaries, to-wit:

BEGINNING at a point on the northern side of Lake Circle Street, the common front corner of the herein described lot and Lot No. 66; thence running along the common line of said lots North 00-15 West 171.47 feet to a point; thence running along the common line of the herein described lot and Lot No. 56 North 84-33 East 54.03 feet to a point; thence running along the common line of the herein described lot and Lot No. 64 South 09-53 East 173.51 feet to a point on the North side of Lake Circle Street to the common front corner of the herein described lot and Lot No. 64; thence running along the north side of Lake Circle Street South 86-05 West 83.04 feet to the point of BEGINNING.

This conveyance is made subject to any and all easements and rights of way for roads, utilities, drainage, etc. as may appear of record and/or on the premises and particularly to that certain sanitary sewer right of way running through said property. This conveyance is further made subject to any and all restrictions, protective covenants and zoning ordinances affecting such property as appear of record and specifically to those certain restrictions named in deed recorded in Deed Book 504, at Page 10 in the R.M.C. Office for Grenville County, S.C.

This is the same property conveyed to Donna K. Jones by deed from James C. Nichols, Sr. and H. David Sheriff recorded in Deed Book 162, at Page 398 in the R.M.C. office of Greenville County, S.C.

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 there from, 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 Unit Of SOUTH CARCUMA

Replaces Form FHA-2175M, which is Obsolete

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