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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 } ss:

REC'D
C. S. C.
PM '82
ASLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Delores G. McCullough

Greenville

of
, 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
Twenty Seven Thousand Nine Hundred Fifty and No/100 Dollars (\$ 27,950.00),

with interest from date at the rate of Fifteen and One-Half per centum (15.5 %)
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company
P. O. Box 2139 in Jacksonville, Florida 32232
or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred
Sixty Four and 75/100----- Dollars (\$ 364.75),
commencing on the first day of June , 19 82, and on the first day of each month thereafter until the prin-
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
May 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, with all improvements thereon, or to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Greenville Township, near the City of Greenville, on the South side of Palmetto Street (Avenue) near the Cedar Lane Road, being the major western portion of Lot shown and designated as Lot No. 25 in the subdivision of G. J. Douglas lands as shown in Plat Book F at Page 126 in the RMC Office and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on south side of Palmetto Street (Avenue) joint front corner with Lot No. 26 and running thence S. 10-50 W. 141.3 feet along the eastern line of Lot No. 26 to an iron pin; thence S. 79-10 E. 65 feet along rear line of Lot No. 16 to an iron pin; thence N. 10-50 E. 141.3 feet to an iron pin on south side of Palmetto Street (Avenue); thence N. 79-10 W. 65 feet along the south side of Palmetto Street (Avenue) to the point of beginning.

This being the same property conveyed to the mortgagor by deed of C. Al Holder and B. Lucille Holder of even date to be recorded herewith.

Together with all and singular the rights, members, hereditaments, and appurtenances 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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