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 A HEARSLE GREENY CO.S. C.

800x1590 FAGE 338

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Oct 29 4 12 PH 182

LUCINDA H. ROOT DONNIE & TANKERSLEY

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

WHEREAS, the Morigagor is well and truly indebted unto

Charter Mortgage Company, P.O.Box 2259, Jacksonville, Fla. 32232

, a corporation Florida , hereinafter organized and existing under the laws of 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 Five Thousand and 00/100----- Dollars (\$ 35,000.00

per centum (12.50 with interest from date at the rate of twelve and one half %) per annum until paid, said principal and interest being payable at the office of Jacksonville, Fla. Charter Mortgage Company in

or at such other place as the holder of the note may designate in writing, in monthly installments of

Dollars (\$ 397.65 Three Hundred Ninety Seven, and 65/100, 1982, 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 November, (2002) 2002 on the first day of

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, with all improvements thereon, situate, lying and being in the State of South Carolina and the County of Greenville on the Western side of Spring Forest Drive being shown as Lot No. 24 on Map No. 1, Spring Forest Estates prepared by C.O. Riddle dated November, 1953 and recorded in Plat Book KK at page 117 and also shown on a plat prepared by Arbor Engineering dated October 21, 1982. and recorded in plat book 9# at page 15

Being the property conveyed to the mortgagor by deed of Russel A. Root dated October 28, 1982 and recorded in deed book 1176

Nagether 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)