

# MORTGAGE

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

Mail to: Charter Mortgage Company  
P.O. Box 2259  
Jacksonville, FL 32232  
STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

FILED  
GR... S.C.  
DEC 28 11 58 AM '82  
JOHN... ANKERSLEY

REC-1590 PAGE 382

TO ALL WHOM THESE PRESENTS MAY CONCERN: RONNEY NEELY and JUDY NEELY

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 the State 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 Fifty-five Thousand One Hundred and 00/100  
Dollars (\$55,100.00),

with interest from date at the rate of twelve per centum (12%)  
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company  
P.O. 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 Five Hundred Sixty-Six  
and 98/100 Dollars (\$566.98),  
commencing on the first day of February, 19 83, 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 January 2013

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, bar-  
gained, 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:

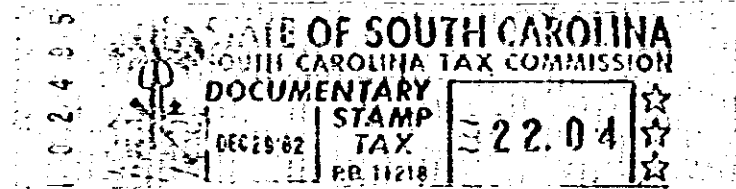
ALL that certain piece, parcel, or lot of land in the County of Greenville, State of  
South Carolina, on the southerly side of Brushy Creek Road, being shown and designated  
as Lot No. 7 on plat of Carriage Estates, recorded in the R.M.C. Office for Greenville  
County, S.C., in Plat Book "PPP" at Page 15, and having, according to said plat, the  
following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Brushy Creek Road, joint front corner  
of Lots Nos. 7 and 8 running thence S. 4-27 W. 179.8 feet to an iron pin; running thence  
N. 85-00 W. 100 feet to an iron pin, joint rear corner of Lots Nos. 6 and 7; running  
thence with joint line of said Lots N. 4-27 E. 177.34 feet to an iron pin on the  
southerly side of Brushy Creek Road; running thence with the southerly side of said  
Road S. 85-25 E. 100 feet to the point of beginning.

The within conveyance is subject to restrictions of record, and is also subject to  
utility easements and rights-of-way of record or on the ground.

This is the same property conveyed to Grantor by deed recorded May 27, 1974 in Deed  
Book Volume 999 at page 673 less right of way granted to the South Carolina  
Department of Highways.

\* by James D. McCoy



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  
painting 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 encum-  
brances 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.