STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

SEP 22 12 50 PH 180

TO ALL WHOM THESE PRESENTS MAY CONCERN: SANDRA E. PETERSON and DENNIS A. PETERSON

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY Post Office Box 10316 Jacksonville, Florida 32207

a corporation , hereinafter

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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-Five Thousand Two Hundred and No/100 ----- Dollars (\$ 25,200.00

per centum (twelve with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of _____ Dollars (\$ 259.31 Two Hundred Fifty-Nine and 31/100 -----. 19 80 , and on the first day of each month thereafter until the princommencing on the first day of November 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 October, 2010

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 piece, parcel or lot of land situate, lying and being on the Eastern side of Eastlan Drive in the City of Greenville, County of Greenville, State of South Carolina, and known and designated as a major portion of Lot No. 7, and a small portion of the Southwestern side of Lot No. 8 and the Northwestern side of Lot No. 6, and known as the subdivision of property of G. B. Lee as shown on plat recorded in the RMC Office for Greenville County in Plat Book K, page 43, also shown on plat as property of David Bruce Cooper of plat prepared by Carolina Surveying Company, which plat is recorded in the RMC Office for Greenville County in Plat Book 5M at page 122, said lot having such metes and bounds as shown on said latter plat.

This is that property conveyed to Mortgagor by deed of Administration of Veterans Affairs, said deed to be dated concurrently 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.

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