SOUTH CAROLINA FHA FORM NO. 2175m (Rev. March 1971) MORTGAGE

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Robert N. Jenkins
10 Zelma Drive, Greenville, SC 29609

of

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company, P. C. Box 10316, Jacksonville, FL 32207

, a corporation organized and existing under the laws of Florica , hereinafter 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 Three Thousand Pifty and No/100----and interest being payable at the office of Charter Mortgage Company, P. O. Box 10316---in Jacksonville, Florida 32207---or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundre Sixty Five and 78/100----------Dollars (\$468.78-----October , 19 79 , and on the first day of each month thereafter until commencing on the first day of 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 on the first day of September, 2009

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 lying in the County of Greenville, State of South CArolina shown on Plat of Pobert N. Jenkins, Lot 22, Cakland Terrace, recorded in Plat Book 7/11, at page 90, and having the following courses and distances:

EEGINNING at an iron pin on the westernside of Zelma Drive at the joint front corner of Lot 23 and 22; thence with the line of Lot 22, N. 58-18, W. 176.7 feet; thence N. 29-05, E. 100 feet; thence S. 58-15, E. 175.0, to an iron pin on the western side of Zelma Drive; thence with the western side of Zelma Drive; thence and distances: S. 29-16, W. 65.6/and S. 26-16 W. feet 16.31 feet.

Deed of the Nortgagor is recorded herewith in Deed Book / / / / , Page // / .

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in pany 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 Morever.

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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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 maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment, and, provided, that in the event the debt is paid in full prior to maturity and

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