

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 }
 S. C.

TO ALL WHOM THESE PRESENTS MAY COME: Michael N. Filley and Violet D. Filley

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

a corporation
 organized and existing under the laws of the State of Florida, 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 Forty-Two Thousand and No/100-----
 -----Dollars (\$ 42,000.00),

with interest from date at the rate of eleven and one-half-----per centum (11.50 %)
 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 Four Hundred Sixteen
 and 22/100-----Dollars (\$ 416.22).
 commencing on the first day of August, 19 80, 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 July, 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, 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 situate, lying and being in the Town of
 Simpsonville, County of Greenville, State of South Carolina, at the northwestern corner
 of the intersection of Shaddock Drive and Brentwood Way and being known and designated
 as Lot No. 186 on plat of SECTION NO. IV, BRENTWOOD Subdivision, recorded in the RMC
 Office for Greenville County in Plat Book 5-D at Page 43 and having such metes and bounds
 as shown thereon, reference to said plat being made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from
 James Leary Builders, Inc., recorded in the RMC Office for Greenville County of even
 date herewith.

THE mailing address of the mortgagee herein is P. O. Box 2259, Jacksonville, Florida
 32232.

STATE OF SOUTH CAROLINA
 DOCUMENTS
 REGISTERED

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 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.

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