LOVE, THORNTON, ARNOLD & T > 0 BOX 10045 GREENVILLE, SOUTH CAROLINA

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STATE OF SOUTH CAROLINA. COUNTY OF Greenville

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Cameron E. Smith and Joan B. Smith

Greenville, South Carolina

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

This form is used in connection

with mortgages insured under the

one- to four-family provisions of

the National Housing Act.

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company P. O. Box 2259, Jacksonville, Florida 32232

, a corporation Florida organized and existing under the laws of , 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 Sixteen Thousand One Hundred Fifty and no/100ths ----16,150.00

with interest from date at the rate of Thirteen and one/half per centum (13.50 per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Eighty Five and 08/100ths --Dollars (\$ 185.08 , 19 81, and on the first day of each month thereafter until the princommencing on the first day of April 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 March

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, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the southwestern side of Sixth Avenue in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 202 of Section I on plat of F. W. Poe Manufacturing Company, prepared by Dalton & Neves, dated July 1950. recorded in Plat Book Y, pages 26-31 and being described more particularly, according to a recent plat of Cameron E. Smith and Joan B. Smith, prepared by Freeland & Associates, dated February 18, 1981, recorded in Plat Book at page , to-wit:

BEGINNING at an iron pin on the southwestern side of Sixth Avenue at the joint front corner of Lots 202 and 203 and running thence along the southwestern side of Sixth Avenue S. 41-06 E. 75 feet to an iron pin at the joint front corner of Lots 201 and 202; thence along the common line of said lots S. 48-58 W. 98.2 feet to an iron pin at the joint rear corner of said lots; thence N. 41-06 W. 75 feet to an iron pin at the joint rear corner of Lots 202 and 203; thence along the common line of said lots N. 48-58 E. 98.2 feet to an iron pin at the joint front corner of said lots on the southwestern side of Sixth Avenue, the point of beginning.

DERIVATION: Deed of P. Randall Bentley and Edward C. Case recorded March 2 1981 in Deed Book 1/43 at page 487

Together with all and singular the rights, members, hereditaments, or appertaining, and all of the rents, issues, and profits which may ar lighting fixtures and equipment now or hereafter attached to or used

belonging or in any way incident and including all heating, plumbing, and a estate herein described.

iection TO HAVE AND TO HOLD, all and singular the said premise unto Mortgagee, its . rsors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premis. hereinabove descrit ' fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are to * lear 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 one indebtedness evidenced by the said note, at the times and in the manner herein provided. Privilege is reserved to pay the debt no viole, 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 vy month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty your days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)