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GREENVILLE CO. S.C.  
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DONNIE TANKERSLEY  
R.M.C.

# 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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Joel Bruce Hudson and Cheryl Elain Hudson their heirs and assigns forever:

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company, P.O. Box 2109, Jacksonville, Florida 32232

, a corporation hereinafter organized and existing under the laws of 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 Thirty-Two Thousand Seven-Hundred Fifty and 00/100ths-----Dollars (\$ 32,750.00 ), with interest from date at the rate of Seventeen and One Half per centum ( 17.5 %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, P.O. Box 4130 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 Eighty and 44/100ths-----Dollars (\$ 480.44 ), commencing on the first day of November 1, 1981, and on the first day of each month thereafter until 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 1, 2011

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 State of South Carolina:

All that piece, parcel or tract of land situate, lying and being in Greenville County, State of South Carolina, being known and designated as Lot No. 150 on plat of property of Chestnut Hills, recorded in the office of the Register of Mesne Conveyance for Greenville County in Plat Book GG, Page 35, and being more particularly shown on plat of property of Jack E. Duncan and Rose C. Duncan, dated January 18, 1956, prepared by R.K. Campbell, Surveyor, and having according to said plat the following metes and bounds, to wit;

Beginning at an iron pin on the eastern side of Farmington Road at the joint front corner of Lots 150 and 151, which iron pin is 425 feet south of Butternut Drive, and running thence along the joint line of said lots S. 74-01 E. 150 feet to an iron pin on the eastern side of a five-foot utility easement at the joint rear corner of Lots 150 and 151; thence along the eastern side of said utility easement, S. 15-59 W. 70 feet to an iron pin, joint rear corner of Lots 149 and 150; thence turning and running along the joint line of said lots, N. 74-01 W. 150 feet to an iron pin on the eastern side of Farmington Road,, joint front corner of Lots 149 and 150; thence along the eastern side of Farmington Road, N. 15-59 E. 70 feet to the point of beginning.

Same conveyed by Bobby Reeves to Joel Bruce Hudson and Cheryl Elaine Hudson by deed dated and recorded 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 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 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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