This form is used in connection with mortgages insured under the one- to four-family provisions of

the National Housing Act.

## **MORTGAGE**

STATE OF SOUTH CAROLINGET COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY PONCERSLEY GORDON E. MANN

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Charter Mortgage Company

, a corporation , hereinafter organized and existing under the laws of the State 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 Thirty Three Thousand Six Hundred and no/100ths ), Dollars (\$ 33,600.00

%) per centum ( 13.5 with interest from date at the rate of Thirteen and One-Half per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company Jacksonville, Florida 32232 P.O. Box 2259 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Eighty Five and 06/100ths ----- Dollars (\$ 385.06 , 1982, and on the first day of each month thereafter until the princommencing on the first day of December 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 November, 2012.

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 certain piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, situate on the easterly side of Perry Road and being known and designated at Lots Nos. 2 and 3 on a plat of the Property of Mechanic Building and Loan Association, a plat of which is recorded in the RMC Office for Greenville County in Plat Book G at Page 269-A and also being shown and designated as a portion of Lot No. 8 of Sans Souci Park Subdivision, a plat of which is recorded in the Office of the RMC for Greenville County in Plat Book C at Page 158 and further being shown on a plat prepared for Gordon E. Mann by Jeffery M. Plumblee, Inc. Land Surveying, dated September 23, 1982 and having according to said latter plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Perry Road and running thence S 75-15 E 197.7 feet to an iron pin; thence S 17-18 W 86.2 feet to an iron pin; thence N 75-13 W 195.3 feet to an iron pin on the easterly side of Perry Road; thence with said Road N 15-42 E 86.0 feet to the point of beginning.

This is the same property conveyed to the Mortgagor by deed of Paul K. Thomas, et al, recorded in the Office of the RMC for Greenville County in Deed Book 1169 at Page 771. Tuly 7,1982

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 collighting 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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