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 AST 10 4 47 PH 182

TO ALL WHOM THESE PRESENTS MAY CONCERN: THAT WE, WILLIAM M. MULL and SHARON A, MULL

FILED

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

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 BIGHT THOUSAND AND NO/100----- Dollars (\$ 48,000.00),

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 situate, lying and being on the Western side of Hanvehurst Drive, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 1, as shown on plat of Homestead Acres, II, recorded in Plat Book 6-H at Page 77, and having, according to a more recent survey prepared by Freeland and Associates, dated November 24, 1982, entitled "Property of William M. Mull and Sharon A. Mull, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Havenhurst Drive, and running thence S. 88-03 W. 224.76 feet to an iron pin; thence N. 10-15-30 E. 147.5 feet to an iron pin on the line of Lot No. 2; thence with the line of Lot No. 2, N. 88-57-30 E. 221.98 feet to an iron pin on the Western edge of Havenhurst Drive; thence with the Western edge of Havenhurst Drive S. 14-19-30 W. 57 feet to an iron pin; thence still with Havenhurst Drive S. 8-44 W. 48.15 feet to an iron pin; thence still with Havenhurst Drive S. 3-03 W. 38.55 feet to the point of BEGINNING.

THIS is the same property conveyed to the Mortgagors herein by deed of Gary A. Angelica and Darlene A. Angelica, dated November 29, 1982 and recorded simultaneously 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 like its first uses and environment now or hereafter attached to or used in connection with the real estate herein described.

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 Mortgagee commants that he is lamfully exited of the accordance beautiful to the mortgage.

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 intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete

HÚO-92175M (1-79)