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with mortgages insured under the ne- to four-family provisions of the National Housing Act.

COUNTY OF .: CRERNAULE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Lois E. Bishop

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company, its successors or assigns

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 ).

Twenty One Thousand Eight Hundred and no/100

Dollars (\$21,800.00

%) per centum (

Service Services

with interest from date at the rate of Twelve per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville, Florida or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred

Dollars (\$ 240, 24 Forty and 24/100 . 19 80, 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 2000

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 of that certain piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina being known as Lot 130, Sturtevant Street in Brandon Village, and having, according to plat thereof by James R. Freeland, dated 2-20-80 to be recorded herewith, the following metes and bounds, to-wit:

BEGINNING at an I.O. on north side of Sturtevant Street approximately 53 feet northwest of Abney Street intersection and running with Sturtevant Street N. 24-48 W. 64 feet to an I.O.; thence N. 65-12 E. 111 feet with joint line of lot 129 to an I.O.; thence S. 24-48 E. 57.6 feet to an I.O.; thence S. 7-24 W. 7.5 feet to an I.O.; thence S. 65-12 W. 107 feet with joint line of lot 131 to the point of beginning.

This being the same property conveyed to mortgagor by deed of Lewis H. Bolt and Mary E. Bolt by deed dated February 22, 1980 to be recorded herewith.

This conveyance is subject to any easements, restrictions, rights-of-way, either of record or on the ground.

The mortgagor's address is 20 Sturtevant Street, Greenville, South Carolina.

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 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete