

REAL ESTATE MORTGAGE

ec: 1496 822
This form is used in connection with mortgages insured under the new four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

RECORDED FEB 28 3 00 PM '80
DEED RECORDERS OFFICE
GREENVILLE, S.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Charles N. Edward and Brenda G. Edward of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

, a corporation 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 Three Thousand Seven Hundred and NO/100 Dollars (\$ 43,700.00),

with interest from date at the rate of Twelve per centum (12 %) 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 Four Hundred Forty-Nine and 67/100 Dollars (\$ 449.67), commencing on the first day of April, 19 80, 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 March, 2010

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 lot of land situate, lying and being on the northwestern side of Whitestone Avenue in City of Mauldin, County of Greenville, State of South Carolina, being known and designated as Lot 22, as shown on plat of Adams Hills Estate recorded in Plat Book 4R at Page 31 of the REC Office for Greenville, County, South Carolina and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Whitestone Avenue, the joint front corner of Lots 22 and 23, and running thence with the joint line of said lots No. 64-13W. 160 feet to an iron pin; thence turning N. 25-47 E. 100 feet to an iron pin at the joint line of said lots S 64-13E. 160 feet to an iron pin on the west side of Whitestone Avenue; thence with the west side of said street S. 25-47W. 100 feet to the point of beginning.

THIS is the same property conveyed to Charles N. Edward and Brenda G. Edward by Clyde Tommy McIntyre and Barbara Allen McIntyre by deed dated February 27, 1980, recorded in the REC Office of Greenville County, South Carolina in Deed Book 1121, at page 378.

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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.

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