

MAIL TO: Charter Mortgage Company, 815 South Main Street, P. O. Box 10316,
Jacksonville, Fla. 32207

FEDERAL MORTGAGE
GENERAL NOTE, S. C.

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

OCT 5 4 45 PM '79
S.S. CONNIE S. TANKERSLEY
R.H.C.

BOOK 1483 PAGE 450

TO ALL WHOM THESE PRESENTS MAY CONCERN: DEAN G. KARR and KIMBERLY P. KARR

Greenville, S. C. , 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 Eighteen Thousand Six Hundred Fifty and No/100-----
-----Dollars (\$ 18,650.00).

with interest from date at the rate of Ten and one-half per centum (10 1/2 %)
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 One Hundred Seventy
and 65/100-----Dollars (\$ 170.65),
commencing on the first day of December , 1979 , and on the first day of each month thereafter until the prin-
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 , 2009 .

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, bar-
gained, 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: Being known and designated as Lot 12, Block E, on a plat of
Riverside, recorded in the R. M. C. Office for Greenville County in Plat
Book K at Page 281. The subject property is located at the northeasterly
corner of the intersection of Highlawn Avenue and Hill Street (now Alamo
Street) and is more specifically described in accordance with a plat entitled
"Property of Dean G. Karr and Kimberly P. Karr" prepared by Carolina
Surveying Company, dated October 1, 1979, a copy of which is attached hereto.

This is the identical property conveyed to the mortgagors by deed of
Lollie G. Gibson to be recorded of even date herewith.

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STATE OF SOUTH CAROLINA
RECORDS AND DEEDS COMMISSION
DOCUMENTARY
STAMP
OCT 5 1979

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 encum-
brances 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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