SOUTH CAROLINA

VA Form 26-4318 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 36 U.S.C. Acceptable to Febral National Mortage

MORŢĠAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: Donald F. Richards and Patricia M. Richards

Greenville, South Carolina

of , hereinaster called the Mortgagor, is indebted to

, a corporation Charter Mortgage Company , hereinafter organized and existing under the laws of South Carolina called 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 One Hundred Thousand and No/100 ----______ Dollars (\$ 100,000.00), with interest from date at the rate of Ten and One-Halfper centum (10.5%) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company , or at such other place as the holder of the note may Jacksonville, Florida designate in writing delivered or mailed to the Mortgagor, in monthly installments of Nine Hundred Fifteen and No/100------ Dollars (\$ 915.00), commencing on the first day of , 1979, and continuing on the first day of each month thereafter until the principal and December 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 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 scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville, State of South Carolina;

ALL that certain piece, parcel or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the southern side of Hunting Hollow Road, being known and designated as Lot No. 102 on a plat of FOXCROFT, SECTION I, MAP NO. 3, made by C. O. Riddle, dated September 15, 1969, recorded in the RMC Office for Greenville County, S. C., in Plat Book 4-F at page 4 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Hunting Hollow Road at the joint front corner of Lots Nos. 102 and 103 and running thence with the common line of said lots, S. 22-39 W., 222.7 feet to an iron pin; thence along the line of property now or formerly belonging to Robert F. and Vera Canby, N. 86-25 E., 174 feet to an iron pin at the joint rear corner of Lots Nos. 101 and 102; thence along the common line of said lots, N. 7-42 E., 162.2 feet to an iron pin on the southern side of Hunting Hollow Road; thence along the southern side of Hunting Hollow Road, N. 76-54 W., 57.5 feet to an iron pin and N. 68-52 W., 57.5 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagor herein by deed of Jack Cooper and Evelyn J. Cooper, recorded August 16, 1976 in Deed Book 1041, Page 268 in the RMC Office for Greenville County, S. C.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentio:

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