

MORTGAGE

This instrument is subject to the provisions of the National Housing Act.

GREENVILLE CO. S. C. FILED

OCT 30 3 38 PM '79

TANKERSLEY R.M.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, GEORGE E. MORELAND
and JEANNETTE M. MORELAND

Greer, 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 TWENTY-FIVE THOUSAND FIVE HUNDRED

Dollars (\$ 25,500.00)

with interest from date at the rate of Eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY

P. O. Box 10316 in Jacksonville, Florida 32207 or at such other place as the holder of the note may designate in writing, in monthly installments of

One hundred eighty-seven and 17/100 Dollars (\$ 187.17) commencing on the first day of December 19 79 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 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, 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 being shown and designated as Lots 8 and 9 on a Plat of O. P. SMITH PROPERTY, recorded in the RMC Office for Greenville County in PLat Book FF, at Pages 506 and 507. Said lots front 113.5 feet on the southern side of Palmer Street; run back to a uniform depth of 200.0 feet, and have 116.87 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of Carl A. Howell, Jr. and Alyce Peterson Howell, dated October 30, 1979, to be recorded simultaneously herewith.

"The Mortgagor covenants and agree that so long as this mortgage and the said note secured hereby are insured under the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgage property on the basis of race, color, or creed. Upon any violation of this undertaking, the mortgage may, at its option, declare the unpaid balance of the mortgage immediately due and payable."

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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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