MORTGAGE

This is not in the form of another the with configures insured under the new to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINALE SLEY COUNTY OF GREENVIELE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JOHN J. CARR

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

WHEREAS, the Mortgagor is well and truly indebted unto CHARTER MORTGAGE COMPANY

organized and existing under the laws 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 ONE THOUSAND AND NO/100

Dollars (\$ 21,000.00),

with interest from date at the rate of ELEVEN and ONE-HALF per centum (11.50%) per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY POST OFFICE 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 TWO HUNDRED EIGHT AND 11/100 Dollars (\$ 208.11). commencing on the first day of FEBRUARY, 1980, 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 JANUARY, 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 (S3) 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 that certain piece, parcel or lot of land lying, situate and being in the State of South Carolina, County of Greenville, being shown and designated as Lot Number Ten (10) of Central Realty Corporation Subdivision according to plat recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book B, at Page 199, and being resurveyed by Robert R. Spearman, R.L.S. #3615, dated December 7, 1979, for John J. Carr and according to said surveys being more particularly described as follows, to-wit:

BEGINNING at an iron pin at the intersection of Link Street and Durham Street, and running thence along Durham Street, South 69-30 West 60.0 feet to an iron pin, joint front corner of Lots 9 and 10; thence along the joint line of Lots 9 and 10, North 22-00 West 150.04 feet to an iron pin, joint rear corner of Lots 9 and 10 on the line of Lot 21; running thence along the joint line of Lot 10 and Lot 21, North 69-45 East 59.63 feet to an iron pin on Link Street; thence running along Link Street, South 22-08 East 149.8 feet to an iron pin on the corner of Link and Durham Street, the point of BEGINNING."

This being the same property conveyed to the mortgagor herein by deed of Timothy W. Revis and simultaneously recorded herewith.

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 Mortgagoe 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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