

SOUTH CAROLINA
FHA FORM NO. 2175A
(Rev. September 1976)

STATE OF SOUTH CAROLINA
COUNTY OF RICHMOND

MORTGAGE

000.1496 27

This form is used in connection
with mortgages insured under the



TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, JOE E. THOMAS AND ALICE H. THOMAS

Columbia, South Carolina, 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, a corporation
called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the principal sum of Forty Two Thousand Four Hundred and No/100
Dollars (\$42,400.00), 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, 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
Four Hundred Thirty Six and 30/100----- Dollars (\$436.30),
commencing on the first day of April, 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 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 Mort-
gagor 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 and being situate in the State of
South Carolina, County of Greenville, and being a part of Lot No. 17 as shown on plat
prepared by Carolina Surveying Company dated February 19, 1980, reference to which is
hereby made for a more complete and accurate description, and according to said plat,
being thereon more fully described as follows, to-wit:

BEGINNING at a point on Lakeview Circle (Farr Road), which point is the northeastern
corner of lot herein described; thence leaving Lakeview Circle and running S52-34E 148.2
feet to a point; thence S49-18W 108.0 feet to a point; thence N41-43W 64.5 feet; thence
N19-25W 90.5 feet to a point on Lakeview Circle; thence along Lakeview Circle as follows:
N64-23E 27 feet; N40-05E 20 feet to the point of BEGINNING, and being bounded on the
northwest by Lakeview Circle; bounded on the northeast by property of Deshields; and
bounded on the west by property being this date purchased by Lewis L. Hendricks and Alice
Thomas Hendricks.

This is the identical property this date conveyed to Mortgagors herein by deed of
William D. Richardson and Allen J. Inglesby to be recorded simultaneously 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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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 and interest on the indebtedness evidenced by the said note, at
the times and in the manner therein 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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