

68: FILED  
S. C.

# MORTGAGE

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This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

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STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: D. KENT SHARPLES

ANDERSON, SOUTH CAROLINA,

of 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 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 SEVENTEEN THOUSAND AND NO/100 Dollars (\$ 17,000.00 ).

with interest from date at the rate of THIRTEEN per centum ( 13 %) per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY POST OFFICE BOX 2259 in JACKSONVILLE, FLORIDA, 32232 or at such other place as the holder of the note may designate in writing, in monthly installments of ONE HUNDRED EIGHTY EIGHT AND 19/100 Dollars (\$ 188.19 ) commencing on the first day of JULY 19 80 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 JUNE, 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 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 No. Sixty Five (65) on plat of Judson Mills Village, Section 5, by Dalton & Neves, dated February, 1940, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Book K, at Page 34, and being resurveyed by Robert R. Spearman, R.L.S. #3615, for D. Kent Sharples on May 9, 1980, and being more particularly described according to said plat of resurvey as follows, to-wit:

BEGINNING at an iron pin (old) on the North side of Eleventh Street, joint front corner with Lot 66 and running thence North 01-52 West 89.96 feet to an iron pin (old); thence running North 88-09 East 70.06 feet to an iron pin (old); thence running South 01-50 East 89.87 feet to an iron pin (old) on the North side of Eleventh Street, joint front corner with Lot 64; thence running with the North side of Eleventh Street South 88-05 West 70 feet to the point of BEGINNING, and being bounded on the South by the Street, on the West by Lot 66, on the North by Lot 52, and on the East by Lot 64."

This being the same property conveyed to the Mortgagor by deed of James C. Nichols, Sr. 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 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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