

GREENVILLE S.C.
MAY 13 3 18 PM '80
W. H. HARRISLEY
R.M.C.

MORTGAGE

BOOK 1503 PAGE 33

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

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

RONALD E. NORRIS and JACK M. HOWARD, JR.

Greenville County, 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 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-EIGHT THOUSAND ONE HUNDRED and 00/100 -----
-----, Dollars (\$ 28,100.00 -----),

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
in Jacksonville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Twenty-
Nine and 33/100----- Dollars (\$ 329.33-----),
commencing on the first day of July, 19 80, and on the first day of each month thereafter until the prin-
cipal 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, 2000.

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, bar-
gained, 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 situate, lying and
being in the State of South Carolina, County of Greenville, Fairview
Township, in the Town of Fountain Inn and being shown on a plat entitled
"Property of Ronald E. Norris and Jack M. Howard, Jr., dated May 9, 1980,
prepared by Freeland and Associates, dated May 9, 1980, and recorded
in the Greenville County RMC Office in Plat Book 7-Z, at Page 86,
and having, according to said survey, the following metes and bounds,
to-wit:

BEGINNING at an iron pin located on the Western side of Craig Street,
said point being located 740 feet more or less from Babb Street and
proceeding along Craig Street S. 0-03 E. 104.6 feet to an iron pin;
thence turning and running N. 83-36 W. 199.8 feet to an iron pin;
thence turning and running N. 2-45 E. 104.1 feet to an iron pin; thence
turning and running S. 83-36 E. 194.7 feet to the point and place of
BEGINNING.

Being the same property conveyed to the Mortgagors herein by deed
from Van Richard Cook and Diane E. Cook, recorded of even date 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 encum-
brances 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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