

FILED
GREENVILLE CO. S. C.

MAY 22 2 21 PM '80

DONNIE BANKERSLEY
R.M.C.

MORTGAGE

BOOK 1503 PAGE 656

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

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, RANDALL H. FIFER AND JOAN H. FIFER of
Greenville, 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 in-
corporated herein by reference, in the principal sum of FIFTY-TWO THOUSAND SIX HUNDRED FIFTY AND
NO/100 ----- Dollars (\$ 52,650.00), with interest from date at the rate
of ELEVEN AND ONE-HALF----- per centum (11.5 %) 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 FIVE HUNDRED
TWENTY-ONE AND 76/100-----Dollars (\$ 521.76),
commencing on the first day of JULY 1, 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 1, 2010

NOR, 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 piece, parcel or lot of land together with buildings and improve-
ments situate, lying and being on the Southern side of Shadecrest Drive in
the Town of Mauldin, Greenville County, State of South Carolina, being shown
and designates as Lot No. 18 on a Plat of Hillsborough, Section I, made by
Jones Engineering Services, recorded May 7, 1969, in the RMC Office for
Greenville County, South Carolina in Plat Book WWW at page 56, and also on a
more recent plat by Carolina Surveying Company, dated May 20, 1980, and
having, according to said plat(s), the following metes and bounds, to-wit;

BEGINNING at an iron pin on the Southern side of Shadecrest Drive at the
joint front corners of Lots Nos. 18 and 19 and running thence along the com-
mon line of said lots, S. 45-30 E. 195.8 feet to an iron pin; thence S. 14-
22 W. 130 feet to an iron pin in the rear corner of Lot No. 15; thence along
the lines of lots Nos. 15 and 17, N. 44-47 W. 261.2 feet to an iron pin on
Shadecrest Drive; thence along the Southern side of Shadecrest Drive, N. 45-
11 E. 14.3 feet to an iron pin; thence continuing along the Southern side
of Shadecrest Drive, N. 44-30 E., 94.5 feet to an iron pin, the beginning
corner.

This is the same property conveyed to the mortgagors by deed of James Arnim
Garner and Carol C. Garner dated May 21, 1980 and being recorded herewith,
and also being the same property conveyed to the Garner's by deed of William
E. Loftis, Jr., and Janice H. Loftis and being recorded in the RMC Office for
Greenville County in Deed book 937 at page 485.

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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