

APR 20 4 13 PM '80  
DORR CHAMBERSLEY  
R.M.C

# MORTGAGE

BOOK 1504 PAGE 157

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:

LOVE, THORNTON, ARNOLD & THOMASON  
File # 27371 Atty. Sec'y  
N. O. Cameron E. Smith  
Blk. Bk. # 217-2-29

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Cameron E. Smith and Joan B. Smith  
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 incorporated herein by  
reference, in the principal sum of Twenty-one Thousand Five Hundred and no/100  
Dollars (\$ 21,500.00 ),

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 Two Hundred Thirteen  
and 07/100 Dollars (\$ 213.07 ),  
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, 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, 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 piece, parcel or lot of land together with any improvements there-  
on or hereafter constructed thereon, situate lying and being on the southern  
side of Cromwell Avenue in the County of Greenville, State of South Carolina  
being known and designated as a portion of Lot 17 and Lots 18 and 19 as  
shown on Plat of Hicks and Jackson, recorded in the RMC Office of Greenville  
County in Plat Book E at page 258 and also being shown on a plat prepared  
for Cameron E. Smith and Joan B. Smith by James Ralph Freeland R.L.S. dated  
March 7, 1980 to be recorded herewith and having according to said later  
plat the following metes and bounds, to-wit:

BEGINNING at a iron pin on the southern side of Cromwell Avenue and running  
thence through Lot 17 S 44-53 W, 85 feet to an iron pin; thence S 47-43 E,  
24.9 feet to an iron pin; thence S 43-35 W, 35.4 feet to an iron pin on the  
northern side of Cherry Avenue; thence along and with said avenue N 46-41 W,  
70.6 feet to an iron pin at the joint rear corner of Lots 19 and 20; thence  
along the common line of said lots N 43-19 E, 120 feet to an iron pin on the  
sputern side of Cromwell Avenue at the joint front corner of Lots 19 and 20;  
thence along and with said avenue, S 46-41 E, 58.2 feet to an iron pin, the  
point of beginning.

DERIVATION: Deed of Carol Erskine, et al, Deed Book 1111, page 42

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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