STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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MORTGAGE

550 1511 MSG 353

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

TO ALL WHOM THESE PRESENTS MAY CONCERN: CAROL F. MILLCAREK,

Greenville County, South Carolina,

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

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 with all buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the southern side of West Park Avenue, and being known and designated as Lot No. 6 according to a plat entitled "Property of Carol F. Millcarek" prepared by Carolina Surveying Company dated August 12, 1980 and recorded in the Greenville County R.M.C. Office in Plat Book \mathcal{L} at Page \mathcal{L} , and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of West Park Avenue at the joint front corner of Lots 5 and 6 and running thence along the common line of said lots, S. 13-41 W. 206.2 feet to an iron pin; thence N. 87-01 W. 59.3 feet to an iron pin; thence N. 13-30 E. 217.5 feet to an iron pin on the southern side of West Park Avenue; thence along said Avenue, S. 75-59 E. 59 feet to the point of beginning.

The above described property is the same acquired by the Mortgagor by deed from Fred Ray Pardue, individually and as Executor of the Estate of Florine V. Payne, by deed recorded in the Greenville County R.M.C. Office on August 15, 1980.

Charter Mortgage Company, P. O. Box 2259, Jacksonville, Fla, 32232 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 laxfully 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 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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