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OONNEL CARRESLEY

SOUTH CAROLINA

VA Form 26-6339 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

WHEREAS: Michael

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Michael Barton Richards and Janice J. Richards

Greenville County

, hereinafter called the Mortgagor, is indebted to

Charter Mortgage Company

organized and existing under the laws of the State of Florida , hereinafter called 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 Thirty Seven Thousand Four Hundred and No/100

Dollars (\$ 37,400.00), 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, P.O. Box 2259 in Jacksonville, Florida 32207 , or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Four Hundred Thirteen

Dollars (\$ 413.72), commencing on the first day of December , 19 80, and continuing 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 November, 2010.

Now, Know All Men, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville

State of South Carolina;

All that piece, parcel or 10t of land in Greenville County, State of South Carolina, being shown and designated as Lot Number 204 on plat of Westwood South Subdivision Section I, dated August 1, 1977 and recorded in Plat Book GH at page 57, RMC Office for Greenville County, South Carolina. For a more complete description reference is hereby made to said plat.

This being the same property conveyed to Mortgagor by deed from Artistic Builders dated October 16, 1980, to be recorded herewith.



Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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