

Post Office Box 2259
Jacksonville, Florida 32232

MORTGAGE

FILED
GREENVILLE CO. S. C.

BOOK 1531 PAGE 308

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

FHA No. 461-178579
CAC No. 706399

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

FEB 2 11 10 AM '81

JOHNNIE S. STANBERRY

TO ALL WHOM THESE PRESENTS MAY CONCERN: R.M.C

CHARLES P. VANCE AND JOYCE G. VANCE

Greenville, South Carolina

of
, 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 the State 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-Four Thousand Two Hundred Fifty and No/100—
Dollars (\$ 24,250.00),

with interest from date at the rate of thirteen and one-half per centum (13.50 %)
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 Seventy-
Seven and 91/100— Dollars (\$ 277.91),
commencing on the first day of March, 19 81, 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 February, 2011.

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 situate, lying and being on the Southern
side of Pleasant Ridge Avenue, in the City of Greenville, County of Greenville,
State of South Carolina; and known and designated as Lot No. 109 of a Sub-
division known as Pleasant Valley; plat of which is recorded in the R.M.C.
Office for Greenville County in Plat Book P at Pages 92 and 93; and, according
to said plat; has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Pleasant Ridge Avenue, at
the joint front corner of Lots Nos. 109 and 110, and running thence with the
joint line of said Lots S. 0-08 E. 160 feet to an iron pin; running thence
S. 89-52 W. 60 feet to an iron pin at the joint rear corner of Lots Nos. 109
and 108; running thence with the joint line of said Lots N. 0-08 W. 160 feet
to an iron pin on the Southern side of Pleasant Ridge Avenue; running thence
with the Southern side of said Avenue N. 89-52 E. 60 feet to an iron pin; point
of beginning.

COPIED

FEB 28
1981

This is the identical property conveyed to the Mortgagors herein by Harold S.
Thackston and Margaret M. Thackston by Deed recorded simultaneously 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 intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

4328 RV-2