MORTGAGE

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

2 23 PH '81

TO ALL WHOM THESE PRESENTS MAY CONCERN: 4NRERSLEY DONALD RAY HAWTHORNE AND TAMMY LEE GREEN

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

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

, a corporation , hereinafter organized and existing under the laws of the State of Florida 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-two Thousand Seven Hundred and no/100---- Dollars (\$ 22,700.00 **),

with interest from date at the rate of fourteen per centum (14 %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, P. O. in Jacksonville, Florida 32232 Box 2259 or at such other place as the holder of the note may designate in writing, in monthly installments as according to the schedule attached to said note , 19 81, and on the first day of each month thereafter until the princommencing on the first day of May cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable ** DEFERRAL OF INTEREST MAY INCREASE THE on the first day of April, 2011. PRINCIPAL BALANCE TO \$24,974.92.

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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southeastern side of Brookdale Avenue in the City of Greenville, Greenville County, South Carolina being known and designated as a portion of lot no. 10, Block D as shown on a plat entitled FAIR HEIGHTS made by R. E. Dalton dated October 1924 recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book F at Page 256 and 257 and having according to a more recent survey thereof entitled PROPERTY OF DONALD RAY HAWTHORNE AND TAMMY LEE GREEN made by Freeland & Associates dated March 3, 1981, recorded in Plat Book 2-11 at Page 13, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Brookdale Avenue at the joint front corner of lots 9 and 10, Block D, and running thence along the common line of said lots, S. 58-40 E. 135 feet to an iron pin; thence with a line through lot 10, S. 31-20 W. 50 feet to an iron pin in the common line of lots nos. 10 and 11; thence with the common line of said lots, N. 58-40 W. 135 feet to an iron pin on the southeastern side of Brookdale Avenue; thence along the southeastern side of Brookdale Avenue, N. 31-20 E. 50 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to Donald Ray Hawthorne and Tammy Lee Green by deed of Melva A. Williams and Peggy dated March 6, 1981 to be recorded 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 hereinapove 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 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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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CONTRACTOR STREET