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MORTGAGE

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:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles L. Fields and Carolyn D. Fields

Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

organized and existing under the laws of the State of Florida, a corporation 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 and No/100 Dollars (\$ 24,000.00),

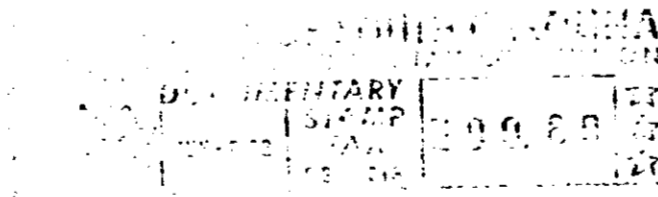
with interest from date at the rate of fifteen and one-half per centum (15.50 %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, P.O. Box 2259 in Jacksonville, Florida or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Dollars (\$ 313.20), Thirteen and 20/100 commencing on the first day of August, 19 82 and 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 July, 2012

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 in Grove Township, County of Greenville, State of South Carolina, near Boyce Store and near Highway No. 29, and near Piedmont, South Carolina, as shown on plat of property made for Jack Spencer Childress and Margaret Childress by Carolina Engineering and Surveying Co., dated November 7, 1966, which plat has been recorded in the Office of the Clerk of Court for Greenville County and has the following metes and bounds, to-wit:

BEGINNING at the intersection of two county roads and running thence S. 87-30 W. along the northern side of a county road to an iron pin; thence N. 12-15 E. 100 feet to an iron pin; thence S. 86-00 E. 43.9 feet to a point or iron pin on the southern side of another or second county road; thence S. 54.47 E. 151 feet along the southern side of said road to the beginning corner. This is shown as Lot No. 617.4-1-36 on Greenville County Block Books.

This being the same property conveyed to Mortgagors by deed of Ted Childress and Sharon C. Childress of even date 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 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 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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