P.O.Eox 2259 Jacksonville, 32232

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MORTGAGE

the National Housing A to

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WILLIAM K. BROWN and EVELYN C. BROWN TO ALL BHOM THESE PRESENTS MAY CONCERN:

Greenville, South Carolina

, 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 Forty Thousand, Two Hundred and No/100 Dollars (\$40,200.00), with interest from date at the rate

%) per annum until paid, said principal per centum (12.5 of Twelve and one-half Charter Mortgage Company, Post Office Box and interest being payable at the office of Jacksonville, Florida 32232 2259 in

or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred, Twenty-nine and 34/100----- Dollars (\$ 429.34 , 1983, and on the first day of each month thereafter until commencing on the first day of February 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 January, 2013.

NOT, KNOT 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 15 on plat entitled "Property of William K. and Evelyn C. Brown, prepared by Richard D. Wooten, Jr., RLS, dated December 7, 1982, and recorded in the RMC Office for Greenville County in Plat Book 9K at Page 13, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Hillside Circle, joint front corner of Lots 15 and 16 and running thence along the common line of said Lots, S. 45-21 E. 80.0 feet to an old iron pin; thence turning and running along the rear line of Lot 15, S. 43-12 W. 130 feet to an iron pin, joint rear corners of Lots 15 and 14; thence turning and running along the common lines of said Lots, N. 45-53 W. 100.0 feet to an old iron pin on Hillside Circle, joint front corner of Lots 14 and 15; thence turning \bar{q} and running along Hillside Circle, N. 44-32 E. 18.0 feet to an iron pin; thence continuing along said Circle, N. 53-07 E. 113.63 feet to an old iron pin, the point of beginning.

THIS being a portion of the same property conveyed to the mortgagors herein by deed of Elmer D. McFalls and Grenda L. McFalls, dated March 7, _ 1978, and recorded in the RMC Office for Greenville County in Deed Book 1074 at Page 916.

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 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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