DORNE TO SERSLEY

va 1472 at 760

SOUTH CAROLINA

VA Form 25-4335 (Home Loan) Revised September 1975. Use Optional. Section 1839, Title 35 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: We, KENNETH STEWART McCRANEY and JUDY M. McCRANEY

Greenville County, South Carolina

, hereinafter called the Mortgagor, is indebted to

CHARTER MORTGAGE COMPANY

Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns, the following-described property situated in the county of GREENVILLE

State of South Carolina; being shown and designated as Lot No. 58 of Subdivision known as FOREST PARK, as shown on plat thereof recorded in Greenville County Plat Book EE at Pages 64 and 65, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the eastern side of Helen Street, joint front corner of Lots Nos. 57 and 58, and running thence along the common line of said lots, N.28-20 E. 140 feet to an iron pin; thence running S. 61-40 E. 90 feet to an iron pin, joint rear corner of Lots Nos. 58 and 59; thence along the common line of said lots, S. 28-20 W. 140 feet to an iron pin on the eastern side of Helen Street; thence along the eastern side of Helen Street, N. 61-40 W. 90 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of William S. Owings and Vickie L. Owings, dated July 6, 1979, and recorded simultaneously herewith.

The mortgagors covenant and agree that should this mortgage or the note secured hereby not be eligible for guaranty or insurance under the Servicemen's Readjustment Act of 1944, as amended, within 90 days from the date hereof (written statement of any officer or authorized agent of the Veterans Administration declining to guarantee or insure said note and/or this mortgage being deemed conclusive proof of such ineligibility), the present holder of the note secured hereby or any subsequent holder thereof may, as its option, declare all notes secured hereby immediately due and payable.

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Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtaneous 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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