Loan No. 701086

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

H. RANDALL DOZIER and SUSAN R. DOZIER

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

a corporation , hereinafter

the State of Florida organized and existing under the laws of called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by Thirty-one Thousand Two Hundred and no/100ths -reference, in the principal sum of Dollars (\$ 31,200.00

per centum (10 %) with interest from date at the rate of ten per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, 815 South Main Street in Jacksonville, Florida 32207 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hui Two Hundred Dollars (\$

Dollars (S 273.94).
. 1979, and on the first day of each month thereafter until the prin-Seventy-three and 94/100ths ----commencing on the first day of September 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 August, 2009.

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, together with all buildings and improvements thereon, situate, lying and being on the east side of Bennett Street, in the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 3 as shown on a plat entitled PROPERTY OF CENTRAL REALTY CORPORATION, made by Dalton & Neves, dated September, 1946, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book Q at page 5, reference to said plat is hereby craved for the metes and bounds thereof.

The above property was conveyed to the Mortgagors by deed of William C. Adair and Sara W. Epperson Adair to be 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 Shighting flattures 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 hereinabore described in fee simple absolute, that he has good right and lawful authority to sell, consey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Morteagor further covenants to warrant and forever defend all and singular the premises unto the Morteagee 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 Snewher herein provided. Privilege is reserved to pay the debt in whole, or in an analysis and equal to one or to be morthly payments on , the principal that are next due on the note, on the first day of any month prior to maturity prole Lhowever, that written notice Dof an intention to exercise such privilege is given at least thirty (30) day sprior to prepayment

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President Form FMA-2175M, which is Octobete