MORTGAGE

this time is used in connection with mortgages insured under the me- to four-tabilly providence the National Housing Act

STATÉ ŬE SOUTH CAROLISA, GREENVILLE COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN:

KENNETH L. WRENN AND POLLY FRICKS

, a corporation

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

, hereinafter organized and existing under the laws 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 Thirty-Eight Thousand Four Hundred Fifty), with interest from date at the rate and no/100ths - - - - - - - - Dollars (\$ 38,450.00 %) per annum until paid, said principal per centum (10.0 ten of and interest being payable at the office of Charter Mortgage Company Jacksonville, Florida in or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Thirty-Seven and 59/100ths - - - - - - Dotiars (\$ 337.59

, 19 79, and on the first day of each month thereafter until commencing on the first day of October 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 September, 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, with all improvements thereon or hereafter constructed thereon, situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 104 on a plat of a subdivision known as PINEFOREST, recorded in Plat Book QQ, at pages 106 and 107, in the RMC Office for Greenville County, and having according to said plat, such metes and bounds as shown thereon.

This being the same property conveyed unto Kenneth L. Wrenn and Polly Fricks by deed of James F. Cole and Frances N. Cole, dated and recorded concurrently 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

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 (39) days prior to prepayment.

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TO SHEET STATE OF

FHA-2175M (1-78)