WITH DEFERRED INTERESTEAND INCREASING MONTHLY INSTALL-

A 1410 A 300

-va1411 141201

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STATE OF SOUTH CAROLINA.

COUNTY OF GREENVILLE

Theodore R. Templeton and Gail H. Templeton , hereinafter called the Mortgagor, send(s) greetings: Greenville, S. C.

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

, a corporation , hereinafter 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 reference, in the principal sum of Thirty-Four Thousand Seven Hundred and 00/100---------- Dollars (\$ 34 , 700.00

%) Ten with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville. Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ ACCORDING TO SCHEDULE A OF SAID NOTE , 19 79, and on the first day of each month thereafter until the princommencing on the first day of October | cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable September, 2009. on the first day of

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 those pieces, parcels or lots of land situate, lying and being on the northwestern side of Rison Road near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot 10 and a portion of Lot 11 of a subdivision known as Palmetto Terrace, plat of which is recorded in the RMC Office for Greenville County in Plat Book QQ-13, reference to which plat is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Mortgagors herein by Deed of Steve B. Cooper and Irma M. Cooper, which Deed is dated August 15, 1979, and is to be recorded herewith in the RMC Office for Greenville County.

The Mortgagee's mailing address is Box 10316, Jacksonville, Fla. 32207

This Mortgage is re-recorded because the date of the commencement of payments was not included when originally recorded.

DEFERRED INTEREST SHALL BE ADDED TO THE PRINCIPAL BALANCE MONTHLY AND SHALL INCREASE THE PRINCIPAL BALANCE TO NOT MORE THAN \$34,913.40.

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 hereinahove 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.

60.0 ---- Vibuse 101

4. (a CI

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete