MAIL TO: Charter Mortgage Company, 815 South Main Street, P. O. Box 10316, Jacksonviile, Fla. 32207 Les / 10 32 M 179 STATE OF SOUTH CAROLDIAGE TO THE ERSLEYS PH 179 COUNTY OF GREENVILLE CARERSLEY DEAN G. KARR and KIMBERLY P. KARR TO ALL WHOM THESE PRESENTS MAY CONCERN: Greenville, S. C. , 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 Eighteen Thousand Six Hundred Fifty and No/100-----Dollars (\$ 18,650.00 per centum (10 1/2 -%) Ten and one-half 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 One Hundred Seventy December, , 1979, and on the first day of each month thereafter until the princommencing on the first day of cipal and interest are fully paid, except that the final hayment of principal and interest, if not sooner paid, shall be due and payable on the first day of November, 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 tinto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville State of South Carolina: Being known and designated as Lot 12, Block E, on a plat of Riverside, recorded in the R. M. C. Office for Greenville County in Plat Book K at Page 281. The subject property is located at the northeasterly corner of the intersection of Highlawn Avenue and Hill Street (now Alamo Street) and is more specifically described in accordance with a plat entitled "Property of Dean G. Karr and Kimberly P. Karr" prepared by Carolina Surveying Company, dated October 1, 1979, a copy of which is attached hereto. This is the identical property conveyed to the mortgagors by deed of

Lollie G. Gibson to be recorded of even date 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 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 an interest on the indebtedness evidenced by the said note, at the times and in the mannet 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 Tof an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD-92175M (1-79)

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