GREEN FILED CO.S.C.

JAN 25 2 36 PH '80

MORTGAGE

with mortgages insured under the one- to four-family provisions of the National Housing Act.

DONN L S. FANKERSLEY

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MOHAMMAD R. AND KAREN B. MEHRZADEH Greenville, South Carolina

, 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 Thirty-three Thousand, Seven Hundred and), with interest from date at the rate 00/100ths-----Dollars (\$33,700,00 8 %) per annum until paid, said principal per centum (eight and interest being payable at the office of Charter Mortgage Company, P. O. Box 10316 in Jacksonville, Florida 32207 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty-Seven and 36/100ths----- Dollars (\$247.36 , 19 80, and on the first day of each month thereafter until commencing on the first day of March 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 February, 2010

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 the buildings and improvements thereon, lying and being on the southerly side of West Hillcrest Drive (formerly Finley Street) in the City of Greenville, South Carolina, being known and designated as Lot No. 5 and one half of Lot No. 6 of Block J of Highland Terrace and having, according to a plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book D at Page 238, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of West Hillcrest Drive (formerly Finley Street), said pin being the joint front corner of Lots 4 and 5 and running thence with the common line of said lots S. 18-10 W., 150 feet to an iron pin, the joint rear corner of Lots 4 and 5; thence N. 71-50 W., 75 feet to an iron pin; thence on a line through Lot 6 N. 18-10 E., 150 feet to an iron pin on the scutherly side of West Hillcrest Drive; thence with the southerly side of West Hillcrest Drive S. 71-50 E., 75 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Betty Jane Godfrey, as Executrix of the Estate of Margaret E. Godfrey, of even date, to be recorded 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 Mortgagce, 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 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. FHA-2175W (1-78)

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