Post Office Box 10316 Jacksonville, Florida 32207

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

DONNIE OF TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Timothy L. Anders

THE RESIDENCE OF THE PARTY OF T

HELERON BONNESS A

CHAIN.

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 reference, in the principal sum of Twelve Thousand One Hundred and No/100----Dollars (\$12,100.00 ),

with interest from date at the rate of eleven and one-half per annum until paid, said principal and interest being payable at the office of

11.5 per centum (

%)

Jacksonville, Florida in

Charter Hortgage Company or at such other place as the holder of the note may designate in writing, in monthly installments of

Dollars (\$ 129.11 One Hundred Twenty-Nine and 11/100----, 19 80 , and on the first day of each month thereafter until the princommencing on the first day of March 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 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 scaling 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 piece, parcel or lot of land situate, lying and being on the Eastern side of Concord Street (formerly Dover Street), near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as a major portion of Lot No. 50 of a Subdivision of Property of Edgar C. Waldrop, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book B at Page 171, and, according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of Concord Street, at the joint front corner of Lots Nos. 50 and 51, and running thence with the joint line of said Lots N. 86-04 E. 150 feet to an iron pin; running thence S. 3-56 E. 35 feet to an iron pin; running thence along a new line through Lot No. 50 S. 83-24 W. 150.16 feet to an iron pin on the Eastern side of Concord Street; running thence with the Eastern side of said Street N. 3-56 W. 42 feet to an iron pin, point of beginning.

This is the identical property conveyed to the Mortgagor herein by Deed of Louis E. Latour and Kathleen M. Latour recorded simultaneously herewith.

fogether 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 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.

HUD 92175M (1-79)

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Replaces Form FHA-2175M, which is Obsolete