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This mortgage being re-recorded to reflect Attorney-in-Fact.

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

TO ALL WHOM THESE PRESENTS MAY CONCERNY

DARRELL D. ADAMS AND MARY B. ADAMS

GREENVILLE, SOUTH CAROLINA

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

WHEREAS, the Mortgagor is well and truly indebted unto

CHARTER MORTGAGE COMPANY

FLORIDA

, a corporation , hereinafter

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 THREE THOUSAND FIVE HUNDRED AND NO/100),

Dollars (\$ 33,500.00

TWELVE with interest from date at the rate of

per centum (

%)

per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY POST OFFICE 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 THREE HUNDRED FORTY FOUR AND 72/100 Dollars (\$ 344.72

commencing on the first day of APRIL , 1980, and on the first day of each month thereafter until 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 MARCH, 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 112 on a plat of Riverdale made by Dalton & Neves dated July, 1957, and recorded in the Office of the R.M.C. for Greenville County, South Carolina, in Plat Book KK, at Page 107, and resurveyed for Darrell D. Adams and Mary B. Adams by Robert R. Spearman, R.L.S. #3615, dated January 2, 1980, and being more particularly described according to said plat of resurvey as follows, to-wit:

BEGINNING at an iron pin on Knollview Drive, joint front corner of Lots 113 and 112, and running thence North 02-31 West 236.79 feet to an iron pin; thence running North 84-39 East 49.48 feet to an iron pin; thence running North 84-22 East 50.69 feet to an iron pin; thence running South 02-31 East 240.82 feet to an iron pin on Knollview Drive, joint corner of Lots 112 and 111; thence running along the northern edge of Knollview Drive, South 86-49 West 100 feet to the point of BEGINNING. The lot of land herein described is bounded generally on the north by Lots 122 and 123, on the East by Lot 111, on the South by Knollview Drive, and on the West by Lot 113."

This being the same property conveyed to the Mortgagors herein by deed of Timothy W. Revis, and simultaneously 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 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 magner 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.

Replaces Form FHA-2175M, which is Obsolete

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