MORTGAGE

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

STATE OF SOUTH CAROLINA, A SLEY COUNTY OF GREENVILLE Y

TO ALL WHOM THESE PRESENTS MAY CONCERN: PAMELA K. WILKINSON,

Mauldin, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto CHARTER MORTGAGE COMPANY

, a corporation , hereinafter organized and existing under the laws of Florida 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 Forty Seven Thousand Eight Hundred Fifty and no/100-----Dollars (\$ 47,850.00-----),

with interest from date at the rate of Eleven and one-half----per centum (%) 111/2 per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company,

Jacksonville, Florida in Post Office Box 10316

XXXXXXX attached to the note

, 19 80, 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 commencing on the first day of August on the first day of July, 2010. (DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof \$51,334.95) to the Mortgagee, and also in consideration of the further sum of Three Dollars (S3) 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 City of Mauldin, County of Greenville, State of South Carolina being known and designated as Lot No. 127 on a Plat of MONTCLAIRE, SECTION FIVE recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 6H at page 26 and having, according to said plat the following metes and bounds to wit:

 ${\mathfrak I}$ BEGINNING at an iron pin on Danbury Lane at the joint front corner of Lots Nos. 127 and \gtrsim 128 and running thence N. 41-25 E. 99.6 feet to a point; thence continuing N. 41-24 E. 179.5 feet to a point; thence running S. 61-58 E. 94.4 feet to a point; thence running S. 4-00 E. 155 feet to a point; thence running S. 77-37 W. 174 feet to a point; thence running N. 45-28 W. 55 feet to a point; thence running S. 78-46 W. 41.7 feet to a point; thence continuing S. 83-06 W. 28.9 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed from Burns Construction Co., A Sole Proprietorship of even date to be recorded herewith in the R.M.C. Office for Greenville County.

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 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.

Replaces Form FHA-2175M, which is Obsolete