VA Form 24-4313 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: I, MEREDITH L. BOURGEOIS

Greenville County, South Carolina

of , hereinafter called the Mortgagor, is indebted to

CHARTER MORTGAGE COMPANY

, a corporation , hereinafter organized and existing under the laws of The State of Florida called 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 THOUSAND and No/100-----Dollars (\$ 40,000.00), with interest from date at the rate of Eleven & one-half per centum (11.5%) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, Post Office Box 2259 , or at such other place as the holder of the note may in Jacksonville, Florida 32232 designate in writing delivered or mailed to the Mortgagor, in monthly installments of THREE HUNDRED AND), commencing on the first day of NINETY SIX and 40/100----- Dollars (\$ 396.40 , 19 80, and continuing 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 , 2010. payable on the first day of August

Now, Know All Men, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville

State of South Carolina; known and designated as Lot No. 16 on plat of Martindale Subdivision, prepared by C.O. Riddle, R.L.S., recorded in Plat Book BBB at Page 97 in the RMC Office for Greenville County, S.C., and being further shown on a more recent plat by Freeland & Associates, entitled "Property of Meredith L. Bourgeois," dated June 23, 1980, and having, according to said plats, the following metes and bounds, to-wit: BEGINNING at an iron pin on the northeasterly side of Douglas Drive, the joint front corner of Lot Nos. 15 & 16, and running thence with the joint line of said lots, N. 30-44 E. 171.6 feet to an iron pin; thence S. 65-46 E. 199.9 feet to an iron pin, the joint rear corner of Lots Nos. 16 & 17; thence with the joint line of said lots, S. 58-54 W. 191.8 feet to an iron pin on the northeasterly side of Douglas Drive; thence with the northeasterly side of said drive, N. 87-03 W. 53.05 feet to an iron pin; thence continuing N. 59-16 W. 61.8 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of Norma Lynn R. Wilson, dated July 19, 1980, and recorded simultaneously herewith.

The mortgagor covenants and agrees that should this mortgage or the note secured hereby not be eligible for guaranty or insurance under the Servicemen's Readjustment Act of 1944, as amended, within 90 days from the date hereof (written statement of any officer or authorized agent of the Veterans Administration declining to guarantee or insure said note and/or this mortgage being deemed conclusive proof of such ineligibility), the present holder of the note secured hereby or any subsequent holder thereof may, as its option, declare all notes secured hereby immediately due and payable.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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