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with mortgages insured under the

one- to four-family provisions of

FHA FORM NO. 2175M (Rev. September 1976)

No. CJ 2 25 PH 180

STATE OF SOUTH CAROLINA! COUNTY OF GREENVILLE

DAVID W. DANN and LAURA L. DANN TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville County, 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 Jacksonville 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 Thirty Five Thousand, Six Hundred Fifty and no/100 ----- Dollars (\$35,650.00 ), with interest from date at the rate per centum ( 11.5% 5) per annum until paid, said principal of Eleven and One-Half and interest being payable at the office of Charter Mortgage Company, Jacksonville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Fifty Three and 29/100 ------Dollars (\$ 353.29 , 19 80, and on the first day of each month thereafter until commencing on the first day of October the principal and interest are fully paid, except that the final payment of principal and interest, if not sconer paid, September, 2010 shall be due and payable on the first day of

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the afcresaid 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 lot of land in the State of South Carolina, County of Greenville, in the Town of Simpsonville, constituting the greater portion of Lot No. 66 as shown on a plat of Hunters Acres recorded in Plat Book BB at Page 51, and being described as follows in accordance with a recent plat prepared by Arbor Engineering, Inc., Surveyor, recorded herewith.

BEGINNING at an iron pin on the southwesterly edge of Willis Street, joint front corner of Lots Nos. 65 and 66 and running thence with the line of Lot No. 65 S. 58-47 W. 150.09 feet to an iron pin; thence N. 24-12 W. 79.93 feet to an iron pin on the line of Lot No. 67; thence along the line of Lot No. 67 N. 58-48 E. 149.92 feet to an iron pin on the southwesterly side of Willis Street; thence along the edge of said street S. 24-19 E. 79.86 feet to the point of BEGINNING.

This conveyance is made subject to any restrictive covenants, building lines and rights of way and easements which may affect the above described property.

THE ABOVE described property is the same propery deeded to the Grantors herein by virtue of a deed from Richard M. Cox, as is evidenced by a deed recorded in Deed Book 1019 at Page 743 of the records for the Graenvilla Gountyla the or the Graenvilla Gountyla the or 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 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 (30) days prior to prepayment.