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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

1527 2000

TO ALL WHOM THESE PRESENTS MAY CONCERN: Billy Carlton Hill

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

with interest from date at the rate of thirteen and one-half per centum (13.5%) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville, Florida

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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 County of Greenville, State of South Carolina, on the southwestern side of Fifth Avenue and being known and designated as Lot No. 162 of Section 1, according to a plat entitled "Subdivision of Village Houses, F. W. Poe Manufacturing Company, Greenville, S. C." by Dalton & Neves, dated July, 1950 and recorded in the RMC Office for Greenville County in Plat Book Y at pages 26 through 31, inclusive, reference being craved to said plat for a more particular metes and bounds description.

This is the same property conveyed to the mortgagor by deed of Hill's Enterprises, a General Partnership, recorded in the RMC Office for Greenville County in Deed Book 1138 at page 186 on December 10, 1980.

The mortgagee's address is: PO Box 2259, Jacksonville, Florida 32232

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Dether 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 tents, 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 Mortgagoe 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 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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