Post Office Box 2259 Jacksonville, Florida 32232



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

FHA No. 461-178518-203 CMC No. 706407

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CHARLES C. ANDERSON AND LINDA G. WHITEMAN

Greenville, South Carolina

Ninety-One and 08/100-

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

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

, a corporation organized and existing under the laws of the State of Florida , hereinafter 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 Twenty-Five Thousand Four Hundred and No/100-),

Dollars (\$ 25,400.00

thirteen and one-half with interest from date at the rate of

per centum (13.50

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per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY

in Jacksonville; Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred

Dollars (\$ 291.08

commencing on the first day of April , 1981, 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: 2011.

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 piece; parcel or lot of land in Greenville County, State of South Carolina, situate, lying and being on the Southeastern side of Furman Road (formerly known as Bates Avenue); near the City of Greenville; known and designated as Lot No. 12 on plat of Sans Souci Highland, recorded in the R.M.C. Office for Greenville County in Plat Book G at Page 126, and according to a more recent survey by Carolina Surveying Co. dated January 26, 1981, entitled "Property of Charles C. Anderson and Linda G. Whiteman" and recorded in the R.M.C. Office for Greenville County in Plat Book 8-L at Page 78, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of Furman Road (formerly Bates Avenue), at the joint front corner of Lots Nos. 11 and 12, and running thence with the line of Lot No. 11 S. 59-13 E. 166.6 feet to an iron pin on the Northwestern side of an alley; thence with said alley S. 30-10 W. 50 feet to an iron pin; thence with the line of Lot No. 13 N. 59-13 W. 170 feet to an iron pin on the Southeastern side of Furman Road; thence with the Southeastern side of Furman Road N. 34-04 E. 50 feet to the beginning corner.

This is the identical property conveyed to the Mortgagors herein by M. Otis Hopkins and Brinnie B. Hopkins by Deed dated December 5, 1980, recorded December 8, 1980, in Deed Book 1138 at Page 610.

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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete