MORTGAGE

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This firm is used in connection with mirrigages insured under the once to four-family provisions of the National Housing Act.

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Allan D. Jeffery and Mary M. Jeffery

Greenville, South Carolina

, 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 Thirty Seven Thousand Seven Hundred and), with interest from date at the rate Dollars (\$ 37,700.00 No/10013.5 %) per annum until paid, said principal thirteen and one-half per centum (of Charter Mortgage Company, P.O. Box 2259 and interest being payable at the office of Jacksonville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Dollars (\$ 432.04 Four Hundred Thirty Two and 04/100 , 19 ol, and on the first day of each month thereafter until commencing on the first day of Nay 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 April, 2011.

NOT, KNOT 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 Township, Greenville County, State of South Carolina, in the City of Greenville, on the north side of Randall Street, beginning at a point 282 feet from the northeast corner of the intersection of Rutherford and Randall Streets; running thence N. 1-41 E. 150 feet to the corner of Lot No. 6, Section 2; running thence S. 85-39 E. 52 1/2 feet to the corner; thence S. 1-41 W. 150 feet to corner on North side of Randall Street; thence with the North side of Randall Street N. 85-39 W. 52 1/2 feet to beginning. This property is known as part of Lot 6, Section A, on Plat of Stone Land Company, recorded in Plat Book A at Pages 337 through 345.

This being the same property conveyed to Mortgagor by deed from Michael C. Yost of even date to be recorded herewith.

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 Mortgagot covenants and agrees as follows:

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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.

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