HAR 10 9 36 AH '81

DONNIE S. JANNERSLEY

R.M.C

MORTGAGE

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This tirm is used in connection with nortgages insured under the one- to four-family gravisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joel Dennis Hoffman and Norma R. Hoffman

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

Charter Mortgage Company

organized and existing under the laws of 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-seven thousand nine hundred fifty and no/00 --- Dollars (\$27,950.00 ------),

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

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

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 certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being shown and designated as Lot 17 on plat of Spring Brook Terrace, recorded in the REC Office for Greenville County in Plat Book KK on page 143-B, and by a more recent plat of "Property of Joel Dennis Hoffman and Norma R. Hoffman," prepared by Freeland and Associates on March 9, 1981, recorded in Plat book Am at page R; and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Miami Avenue, said pin being approximately 65.0 feet to Walton Street, and running thence along said Avenue N. 88-00 E. 75.0 feet to an iron pin; thence turning and running along the joint line of Lots 19 and 17 S. 2-00 E. 150.0 feet to an iron pin; thence turning and running S. 88-00 W. 75.0 feet to an iron pin; thence turning and running N. 2-00 W. 150.0 feet to an iron pin, being the point of BEGINNING.

This is the identical property conveyed to the mortgagor by deed of Julian Blair, Jr. and Melba Blair, to be recorded of even date 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 including 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

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