MORTGAGE

GREEN TOO. S. C.

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

COUNTY OF GREENVILLE

SOUND SAME STANGERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Stanley M. Brown and Georgia R. Brown Piedmont, South Carolina .

of

, 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 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-One Thousand Six Hundred Fifty and no/100ths--Dollars (\$ 31,650.00),

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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the corner of Pelham Street and Cannon Avenue, in Chick Springs Township, in the City of Greer, and being known and designated as Lot No. 4 on a plat of I. M. Wood property according to a survey by W. A. Christopher dated November 24, 1919, revised April 21, 1981 by R. B. Bruce, RLS, and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the Eastern side of Pelham Street and running thence N. 32-47 E., 71 feet to an iron pin; thence S. 54-54 E., 145.1 feet to an iron pin; thence S. 33-45 W., 71 feet to an iron pin on Cannon Avenue; thence along said Cannon Avenue N. 54-54 W., 143.9 feet to an iron pin, the point of beginning, on Pelham Street.

THIS is the same property conveyed to Stan Brown by deed of Ray D. Hawkins recorded in the RMC Office for Greenville County South Carolina in Deed Book 1127 at Page 486 on June 16, 1980.

See Plat Book 8-0 Page 51.

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OCHAENIARY = 12.68

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 olighting 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)