## **MORTGAGE**

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MADORONCERN: Jimnie Ernest Shaver; Jr. and R. Gail Shaver R.M.C.

of

Section 1

Greery 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 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 Eight Hundred and No/100 Dollars (\$ 25,800.00 ),

with interest from date at the rate of four teen per centum (14%) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company in Jacksonville; Florida

SCHEDULE ATTACHED TO SAID NOTE

commencing on the first day of

indicates 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

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

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 situate; lying and being on the northern side of Campbell Avenue; in the Town of Greer; County of Greenville; State of South Carolina; and shown and designated as a .25 acre tract on a plat prepared by Carolina Surveying Co. for Jimmie Ernest Shaver and R. Gail Shaver dated August 25; 1982; and having; according to said plat; the following metes and bounds; to-wit:

BEGINNING at an iron pin on the northern side of Campbell Avenue at the joint front corner of this tract and property of Ruby H. Taylor and running thence with the Taylor line N. 6-23 W. 189.1 feet to an iron pin; running thence S. 70-25 E. 42.8 feet to an iron pin in the line of property of Lillian Campbell; running thence with the Campbell line S. 20-17 E. 187 feet to an iron pin in the line of Campbell Avenue; running thence in Campbell Avenue N. 89-00 W. 84.4 feet to an iron pin; point of beginning.

THIS is the identical property conveyed to the Mortgagors herein by deed of J. Eric Kindberg to be recorded simultaneously herewith.

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DEFERRAL OF INTEREST MAY INCREASE THE BALANCE TO \$26,456.53.

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)

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