This form is used in connection

with mortgages insured under the one- to four-family provisions of the National Housing Act.

MORTGAGE

O. S. C.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

· PH 182

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville, South Carolina

WAYNE M. CARTEE and KAYE D. CARTEE of hereinafter called the Mortgagor, send(s) greetings:

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

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, together with all improvements thereon, situate, lying and being on the southeastern side of Vintage Avenue (formerly Westview Avenue), in the City of Greenville, County of Greenville, State of South Carolina, and being known and designated as Lot No. 16 of a subdivision known as East Highland Estates, Block C, Section 2, plat of which is recorded in the RMC Office for Greenville County, S. C. in Plat Book K, at Page 44, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 15 and 16 and running thence with the southeastern side of Vintage Avenue (formerly Westview Avenue), N. 37-0 E. 60 feet to an iron pin at the joint front corner of Lots Nos. 16 and 17 and running thence with the line of Lot No. 17, S. 52-50 E. 155 feet to an iron pin at the joint rear corner of Lots Nos. 16 and 17; running thence with the rear line of Lot No. 16, S. 47-43 W. 61 feet to an iron pin at the joint rear corner of Lots Nos. 15 and 16; running thence with the line of Lot No. 15, N. 52-50 W. 143.7 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Creative Investors, A Partnership, and Diana C. Wilson, dated December 20, 1982, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1179, at Page 331, on December 21 2003 A CONTROLLINA

Together with all and singular the rights, members, hereditaments, and appurtentiation in 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.

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