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DONNER
HARRISLEY
R.M.C.

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MORTGAGE

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 } ss:

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

TO ALL WHOM THESE PRESENTS MAY CONCERN: Jerry W. Croft and Mary Lou Croft

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 Florida, a corporation 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 Thousand Nine Hundred Fifty Dollars (\$ 30,950.00 -),

with interest from date at the rate of ten per centum (10 %) 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 xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx Dollars (\$) according to Schedule A attached commencing on the first day of November, 19 79, and on the first day of each month thereafter until 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 October, 2009

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 of that certain piece, parcel or lot of land with the buildings and improvements thereon, in the County of Greenville, State of South Carolina, on the southern side of Williams Drive, near the City of Greenville, and being shown as Lot No. 53 on a plat of Orderest Park recorded in the RMC Office for Greenville County in Plat Book S at Page 109, and described as follows:

Beginning at an iron pin on the Southern side of Williams Drive, corner of Lot No. 52, and running thence with the southern side of said Drive S 81-44 W 80 feet to an iron pin at the corner of a 20 foot alley; thence with the intersection of said alley S 30-53 W 12.6 feet to an iron pin on said alley; thence continuing with the eastern side of said alley S 19-58 E 122.9 feet to an iron pin; thence continuing with said alley, S 59-00 E 15.5 feet to an iron pin; thence continuing with said alley N 81-44 E 51.1 feet to an iron pin at the corner of Lot No. 52; thence with the line of said lot N 8-16 W 140 feet to the beginning corner.

This is the same property heretofore conveyed to the Mortgagors herein by Don E. Forrester by deed dated September 13, 1979 and recorded September 14, 1979, in the RMC Office for Greenville County, S. C. in Deed Book 1111 at Page 530.

| SCHEDULE A | SCHEDULE B |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| \$ 226.12 during 1st note year | Deferred interest shall be added to the principal balance monthly and shall increase the principal balance to not more than \$31,874.38. |
| 237.42 during the 2nd note year | |
| 249.29 during the 3rd note year | |
| 261.76 during the 4th note year | |
| 274.85 during the 5th note year | |
| 288.59 during the 6th note year and thereafter | |

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.

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