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**MORTGAGE**  
FILED  
**GREENVILLE CO. S. C.**

This instrument is subject to the provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,  
COUNTY OF Greenville

OCT 30 12 38 PM '79

DONNIE S. TANKERSLEY  
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Steven R. Hoagland and Marla C. Hoagland  
Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

a corporation  
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 Nineteen Thousand Three Hundred Fifty and NO/100-----  
Dollars (\$ 19,350.00 ).

with interest from date at the rate of Ten and One Half per centum ( 10 1/2 %) 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 One Hundred Seventy-Seven and 05/100 -----Dollars (\$ 177.05 ), commencing on the first day of December, 1979, 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 November, 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 that certain piece, parcel or lot of land lying, situate and being in the State of South Carolina, County of Greenville being known and designated as lot No. 12 of a subdivision known as Fair Heights according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book F, page 257 and having according to a more recent plat prepared by Freeland and Associates entitled Property of Steven R. Hoagland and Marla C. Hoagland recorded in the R.M.C. Office for Greenville County in Plat Book 7K page 49 the following metes and bounds to wit:

BEGINNING at an iron pin on the northwest corner of the intersection of Bleckley Avenue and Hanover Street, and running thence with the northern side of Hanover Street N. 58-40 W., 150 feet to an iron pin, joint rear corner of lots Nos. 13 and 12 and running thence with the joint rear line of said lots N. 31-20 E., 50 feet to and iron pin, joint rear corner of lots Nos. 11 and 12, thence with the joint line of said lots S. 58-40 E., 150 feet to an iron pin on Bleckley Avenue; thence with Bleckley Avenue S. 31-20 W., 50 feet to the point of beginning.

This is the same property conveyed to the mortgagors by deed of John R. Steele recorded in the R.M.C. Office for Greenville County in Deed Book 1114, page 577, on October 30, 1979.

STATE OF SOUTH CAROLINA  
RECORDED  
OCT 30 1979  
GREENVILLE COUNTY

Together with all and singular the rights, members, hereditaments, and appurtenances to the same in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had thereon, 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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