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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

Charter Mortgage Company
P. O. Box 2259
Jacksonville, Florida 32332

mailed
GADDY & DAVENPORT
Attorneys at Law
P.O. Box 10267
Greenville, S.C. 29603

TO ALL WHOM THESE PRESENTS MAY CONCERN: Joan C. Bedingfield

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
, hereinafter
organized and existing under the laws of the State of Florida
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-Two Thousand Six Hundred and No/100-----
-----Dollars (\$ 22,600.00).

with interest from date at the rate of ----- Eight ----- per centum (-----8 --%)
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, P. O.
Box 2259
in Jacksonville, Florida, 32332
or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Sixty-
Five and 88/100----- Dollars (\$ 165.88).
commencing on the first day of May , 19 80 , and on the first day of each month thereafter until the prin-
cipal 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 April, 2010.

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, bar-
gained, 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, together with improvements
thereon, situate, lying and being in the State of South Carolina, Greenville
County, near the City of Greenville, on the southeastern side of Sunshine
Avenue, being shown and designated as part of Lot 55 and part of Lot 56 on
a plat of Sans Souci Highlands, prepared by C. C. Jones, Certified Engineer,
dated October 14, 1941, recorded in the R.M.C. Office for Greenville County
in Plat Book L, Page 173, and having the following courses and distances,
to-wit:

BEGINNING at an iron pin on the southeast side of Sunshine Avenue and in
the front line of Lot No. 55, said pin being S. 22-30 W. 245 feet from the
southeast intersection of Sunshine Avenue and Club Drive and running thence
through Lot 55, S. 68-30 E. 154 feet to an iron pin; thence S. 22-30 W. 50
feet to an iron pin in the rear line of Lot No. 56; thence a line through
Lot No. 56, N. 68-30 W. 154 feet to an iron pin on the southeast side of
Sunshine Avenue; thence with the southeast side of Sunshine Avenue, N. 22-
30 E. 50 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the mortgagor herein by deed
from Henderson-Martin Properties, Ltd. dated March 31, 1980 to be recorded
herewith in the R.M.C. Office for Greenville County, South Carolina.

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 encum-
brances 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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