

Charter Mortgage Co.
P.O. Box 10316
Jacksonville, Florida 32207

MORTGAGE

FILED
CC. S. C.
SEP 23 2 45 PM '80
JONNIE TANKERSLEY
R.M.C.

1517-188
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 } S.S.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Cameron E. Smith and Joan B. Smith
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 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-Three Thousand Seven Hundred Fifty and No/100--
-----Dollars (\$ 23,750.00)

with interest from date at the rate of Twelve per centum (12 %)
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 Two Hundred Forty-
Four and 39/100-----Dollars (\$ 244.39),
commencing on the first day of November, 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 October 1, 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 that piece, parcel or lot of land, lying and being situate in the County
of Greenville, State of South Carolina and being shown as Lot No. 23, Block
C, on plat entitled "Property of Cameron E. Smith and Joan B. Smith" as
recorded in Plat Book 7-Z at Page 28, in the RMC Office for Greenville
County, S.C. and having, according to said plat, the following metes and
bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Ladson Street, said
pin being approximately 314.7 feet from the intersection of Mills Avenue
and Ladson Street, running thence S. 54-28 W. 184.1 feet to an iron pin;
thence N. 36-50 W. 50 feet to an iron pin; thence N. 54-28 E. 185.1 feet
to an iron pin; thence S. 35-32 E. 50.0 feet to an iron pin, the point of
beginning.

THIS being the same property conveyed to the mortgagors herein by deed of
Charles H. Cely as Trustee for B.C. Cely, C.H. Cely, J.V. Cely and R.E.
Cely as recorded in Deed Book 1124 at Page 453, in the RMC Office for
Greenville County, S.C., on April 22, 1980.

For a more recent survey, see Plat Book 86 at Page 4.

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.