

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: [Signature] PH '82
[Signature] EASLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Laurence M. Lentz and Dan S. Davis

Easley, 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 Twenty-five Thousand Three Hundred Fifty and no/100 Dollars (\$ 25,350.00).

with interest from date at the rate of Fifteen per centum (15 %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, P.O.Box 2259, in Jacksonville, Florida 32232 or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Twenty and 68/100 Dollars (\$ 320.68), commencing on the first day of October, 19 82, 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 September, 2012.

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 as a portion of Lot No. 16 as shown on plat of Mollie Fortner property recorded in Plat Book F, at Page 73 in the office of the R.M.C. for Greenville County, S. C. and being more particularly described according to plat prepared by Jones Engineering Service dated August 6, 1982, recorded in Plat Book 91E, at Page 45 in the office of the R.M.C. for Greenville County, S.C. as having the following measurements and boundaries, to-wit:

BEGINNING at a point on the Northwesterly side of Anderson Road, the common front corner of the herein described lot and Lot No. 15; thence running along the common line of said lots North 50-34 West 180.3 feet to a point; thence running along the common line of the herein described lot and Lot No. 19 North 34-34 East 42 feet to a point; thence running South 51-31 East 187.15 feet to a point on Anderson Road; thence running along the Northwesterly side of Anderson Road South 44-26 West 45 feet to the point of BEGINNING.

The above described property is subject to any and all easements and rights of way for roads, utilities, drainage, etc. as may appear of record and/or on the premises and to any covenants, restrictions or zoning ordinances affecting such property as appear of record and further to that certain joint driveway agreement recorded in Deed Book 1150, at Page 891 in the office of the R.M.C. for Greenville County, S.C.

The above described property is the same conveyed to Mortgagors herein named by deed recorded in the office of the R.M.C. for Greenville County, S.C. in Deed Book 1172, at Page 467, from Carl E. Watkins and dated August 18, 1982.

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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