

Charter Mortgage Co.
P.O. Box 2259
Jacksonville, Fla. 32232

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:

FILED
GREENVILLE CO. S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN OCT 1 11 10 AM '82

DONNIE S. TANKERSLEY
R.M.C.

S. Loyd Raines & Janice A. Raines, 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 the 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 Forty-Five Thousand Nine Hundred Fifty and no/100
Dollars (\$ 45,950.00),

with interest from date at the rate of Thirteen and one-half per centum (13.5 %)
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Co.
in Jacksonville, Florida
or at such other place as the holder of the note may designate in writing, in monthly installments of Five Hundred
Twenty-Six and 59/100 Dollars (\$ 526.59),
commencing on the first day of November, 19 82, 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, 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, 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 and lot of land lying, being and situate in
the County of Greenville, State of South Carolina, being shown and designated
as Lot #4 on a plat entitled "Property of S. Loyd Raines & Janice A. Raines"
prepared by Carolina Surveying Company, dated September 29, 1982, and being
more particularly described in accordance with said plat, to-wit:

BEGINNING at a spike in the middle of Bethany Road, said point being
the joint front corner with Lot 3 and running thence along the joint property
line of Lot 3, S.27-44W. 548.42 ft. to an iron pin, thence N.57-20W. 172.69
ft. to an iron pin, said iron pin being the joint rear corner of Lot 5,
thence along the joint property line of Lot 5 N.29-54-40E. 502.83 ft. to a
spike in the center of Bethany Road, thence along the center of Bethany
Road, S.74-48E. 93.9 ft. to a nail and cap, thence continuing on the
center of said road S.72-13E. 62.22 ft. to the point of beginning.

THIS being a the same property conveyed to the Mortgagors herein
by Deed of even date and filed contemporaneously herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY TAX COMMISSION
DOCUMENTARY TAX STAMP
OCT-1982 TAX \$ 18.40

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.