

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

FILED
NOV 3 11 40 AM '82
STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE
ADAM TANKERSLEY
ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Michael H. Watts

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

Thirty Two Thousand Five Hundred and No/100----- Dollars (\$ 32,500.00)

with interest from date at the rate of Twelve One-Half per centum (12.50 %)
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company
P. O. Box 2139 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
Fourty Seven and 10/100----- Dollars (\$ 347.10)
commencing on the first day of January , 19 83, 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 December 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 or lot of land in the County of Greenville, State
of South Carolina in the City of Greenville on the West side of Rowley
Street, being known and designated as the Southern portion of Lot No. 34
as shown on plat of property belonging to J. T. Arnold made by J. E.
Sirrine on October 6, 1904 revised January 14, 1905 and showing according
to a more recent plat made by Kermit T. Gould entitled "Property of
Michael H. Watts" dated July 26, 1982 recorded in the RMC Office for
Greenville County, S.C. in Plat Book 9-1 at Page 4 the following
metes an- bounds to-wit:

BEGINNING at an iron pin on the west side of Rowley Street at the
Southwestern corner of said lot and runs thence N. 69-03 W. 210.5 feet to
an iron pin on an alley; thence along said alley N. 20-21 E. 51.4 feet
to an iron pin; thence S. 69-12 E. 210.5 feet to an iron pin on the West
side of Rowley Street; thence along Rowley Street S. 20-19 W. 52 feet to
the point of beginning.

This lot is shown on said plat as Lot 28 since this is the tax number
of said lot.

This being the same property conveyed to the mortgagor by deed of Ralph
S. Porter et al to be recorded on even date to be recorded herewith.

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 repayment.

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