

VA Form 26-4338 (Home Loan)
Revised September 1975. Use Optional
Section 1510, Title 38, U.S.C. Accept-
able to Federal National Mortgage
Association.

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DOHNAL J. BARNESLEY

MORTGAGE

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } 39:

WHEREAS: LYNN G. BARNES and KRYSTAL H. BARNES

Greer, South Carolina, hereinafter called the Mortgagor, is indebted to

CHARTER MORTGAGE COMPANY, a corporation organized and existing under the laws of the State of Florida, hereinafter called 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-ONE THOUSAND THREE HUNDRED Dollars (\$ 31,300.00), with interest from date at the rate of Ten per centum (10 %) per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY, P. O. Box 10316 in Jacksonville, Florida, or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of TWO HUNDRED SEVENTY-FOUR and 81/100 Dollars (\$ 274.81), commencing on the first day of October, 1979, and continuing 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, 2009.

Now, KNOW ALL MEN, that 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville, State of South Carolina; being shown and designated as 1.95 acres on a Plat of LYNN G. BARNES and KRYSTAL H. BARNES, prepared by Carolina Surveying Co., dated June 18, 1979, recorded in the RMC Office for Greenville County in Plat Book 7-M, at Page 55. Said Lot fronts 230.0 feet on the western side of S. C. Hwy. 101; runs back to a depth of 387.2 feet on its southern boundary; runs back an aggregate of 395.3 feet on its northern boundary, and has 206.4 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of W. E. Garner, dated August 14, 1979, to be recorded simultaneously herewith.

"The Mortgagors covenant and agree that should this mortgage or the note secured hereby not be eligible for guaranty or insurance under the Servicemen's Readjustment Act of 1944, as amended, within 90 days from the date hereof (written statement of any officer or authorized agent of the Veterans Administration declining to guarantee or insure said note and/or this mortgage being deemed conclusive proof of such ineligibility) the present holder of the note secured hereby or any subsequent holder thereof may, as its option, declare all notes secured hereby immediately due and payable."

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentioned;

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