MORTGAGE

Post Office Box 10316 Jacksonville, Florida 32207 $^{\it C}$

This f m, is used in connecting with mortgages insured under the new to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: HONGERS

William M. Rogers and Sherry G. Rogers

Greenville, South Carolina

, 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

Thirty-nine thousand fifty and no/100---

Dollars (\$ 39,050.00

%)

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with interest from date at the rate of ten
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 XX ACCORDING TO THE

per centum (

SCHEDULE ATTACHED TO SAID NOTE

commencing on the first day of October

, 19 79, 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 DEFERRED INTEREST SHALL BE ADDED TO THE PRINCIPAL BALANCE MONTHLY AND SHALL INCREASE THE PRINCIPAL BALANCE TO NOT MORE THAN \$41,208.07.

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 sure 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 situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 134, Winding Way, Peppertree Subdivision, Section II, as shown on plat dated June 15, 1972, and recorded in Plat Book 4R at Page 19, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point located on the Southeastern side of the right-of-way of Winding Way; the joint corner of Lots No. 134 and 135; thence along said right-of-way S. 38-07 W. 80 feet to a point; thence S. 51-53 E. 125.0 feet to a point; thence N. 52-27 E. 80.78 feet to a point; thence N. 51-12 W. 145 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by Jerry Julian Wells and Geraldine R. Wells by deed recorded herewith.

DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$41,208.07.

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 hens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagoe 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 principal that are next due on the note, on the first day of any month prior to maturity: provided, however, that written notice an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete

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