

MORTGAGE

WITH DEFERRED INTEREST AND INCREASING MONTHLY ^{IN}INSTALLMENTS

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

This instrument is subject to the provisions of the National Housing Act.

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Theodore R. Templeton and Gail H. Templeton
Greenville, S. C.

of
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 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-Four Thousand Seven Hundred and 00/100**-----
-----Dollars (\$34,700.00).

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**
in **Jacksonville, Florida**
or at such other place as the holder of the note may designate in writing, in monthly installments of
ACCORDING TO SCHEDULE A OF SAID NOTE Dollars (\$
commencing on the first day of 19 , 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 **September, 2009.**

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 those pieces, parcels or lots of land situate, lying and being on the
northwestern side of Rison Road near the City of Greenville, in the County
of Greenville, State of South Carolina, and known and designated as Lot 10
and a portion of Lot 11 of a subdivision known as Palmetto Terrace, plat of
which is recorded in the RMC Office for Greenville County in Plat Book QQ-
13, reference to which plat is hereby craved for a metes and bounds descrip-
tion thereof.**

This being the same property conveyed to the Mortgagors herein by Deed of
Steve B. Cooper and Irma M. Cooper, which Deed is dated August 15, 1979, and
is to be recorded herewith in the RMC Office for Greenville County.

The Mortgagee's mailing address is Box 10316, Jacksonville, Fla. 32207

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**DEFERRED INTEREST SHALL BE ADDED TO THE PRINCIPAL BALANCE MONTHLY AND SHALL
INCREASE THE PRINCIPAL BALANCE TO NOT MORE THAN \$34,913.40.**

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.

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