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# MORTGAGE

This instrument is secured by a deed of trust with a power of sale, insured under the title insurance policy provided by the National Housing Act.

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

FILED

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

GREENVILLE COUNTY S.C. FHA NO. 461-169832-270-Plan III  
CHARTER MORTGAGE COMPANY  
LOAN NO. 701414  
Nov 14 3 50 PM

TO ALL WHOM THESE PRESENTS MAY CONCERN: **WILLIAM S. LONGHURST and BETTY M. LONGHURST**

Greenville, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto **CHARTER MORTGAGE COMPANY**

organized and existing under the laws of **The State of Florida**, a corporation 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 FOUR THOUSAND, FIVE HUNDRED and No/100-----** Dollars (\$ **44,500.00** ).

with interest from date at the rate of **ELEVEN and ONE-HALF-----** per centum ( **11.5 %** ) per annum until paid, said principal and interest being payable at the office of **Charter Mortgage Company, P. O. Box 10316** in **Jacksonville, Florida, 32207** 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 **January**, 19 **80**, 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 **December, 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, 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 being shown and designated as **Lot No. 291 on plat of DEL NORTE ESTATES, Section II, made by Piedmont Engineers & Architects, May 22, 1971, and recorded in the R.M.C. Office for Greenville County in Plat Book 4N at Pages 12 and 13, and having, according to said plat, the following metes and bounds, to-wit:**

**BEGINNING** at an iron pin on Del Norte Lane at the joint front corner of Lots Nos. 291 and 292, and running thence with the joint line of said lots, N. 53-10 E. 164 feet to a point in the center of Brushy Creek; thence with Brushy Creek as line, S. 41-37 E. 90 feet to an iron pin at the joint rear corner of Lots Nos. 290 and 291; thence with joint line of said lots, S. 53-12 W. 179.4 feet to an iron pin on Del Norte Lane; thence with said lane, N. 30-48 W. 77.7 feet to an iron pin; thence continuing with said lane, N. 38-01 W. 12.3 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of H. James Sheetz, Morton D. Bohn, Jr., William G. Walsh, Jr., Daniel J. Herron and Francis X. Howard, as Trustees, dated October 17, 1979, and recorded simultaneously herewith.

The mortgagors covenant and agree that so long as this mortgage and the said note secured hereby are insured under the National Housing Act, they will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color or creed. Upon any violation of this undertaking, the mortgagee may, at its option, declare the unpaid balance of the mortgage immediately due and payable.

**DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$47,740.97.**

Together with all and singular the rights, members, hereditaments, and appurtenances to the same in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, 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 hereinafore 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 encumbrances 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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