800.1493 FACE 312

SOUTH CAROLINA

VA Form 16-4338 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association.

MORTGAGE

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

WHEREAS: Ernest P. Brown and Deloris H. Brown

Greenville County, 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 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-Four Thousand and No/100-----------Dollars (\$ 34,000.00), with interest from date at the rate of eleven & 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 delivered or mailed to the Mortgagor, in monthly installments of Three Hundred Thirty-), commencing on the first day of , 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 February, 2010.

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;

ALL that certain piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, at the southeastern corner of the intersection of Alleta Avenue and Clevervine Avenue and being known as Lot No. 30 and part of Lot No. 32 on plat of HILLSIDE TERRACE Subdivision recorded in the RMC Office for Greenville County in Plat Book F at Page 154, and also being shown on a more recent plat entitled "Property of Ernest P. Brown and Delores H. Brown", prepared by Carolina Surveying Company, dated January 11, 1980, and recorded in the RMC Office for Greenville County in Plat Book 7-7 at Page 60, and having such metes and bounds as shown on the more recent plat, reference to which is hereby made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Philip W. Porter and L. David Reid recorded in the RMC Office for Greenville County of even date herewith.

"SHOULD the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable."

THE mailing address of the Mortgagee herein is P. O. Box 10316, Jacksonville, Florida 32207.

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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