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MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ronald J. Seifert and Sandra S. Seifert

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 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 Eighteen Thousand, Nine Hundred and no/100ths----- Dollars (\$18,900.00).

with interest from date at the rate of Thirteen per centum (13 %) 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, ACCORDING TO SCHEDULE A OF SAID NOTE Dollars (\$). commencing on the first day of May 1980, 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 April, 2010.

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:

ALL that lot of land in Greenville County, South Carolina, shown as Lot 47 and part of Lot 46 of Leewood on plat thereof recorded in the RMC Office for Greenville County in Plat Book J, Pages 18 and 19, and having according to said plat and an additional plat entitled property of Ronald J. Seifert and Sandra Sue Seifert, prepared by Freeland & Associates and dated March 14, 1980, the following metes and bounds:

BEGINNING at an iron pin at the intersection of Forest Lane and Sylvania Avenue, thence along Forest Lane S 33-54 W 166.1 feet to an iron pin; thence N 55-41 W 112.5 feet to an iron pin being in the rear lot line of Lot 46; thence through Lot 46 N 33-54 E 165.2 feet to an iron pin on Sylvania Avenue; thence with Sylvania Avenue S 56-06 E 112.5 feet to an iron pin, the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of Henry Dale Smothers as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1122, Page 375, on March 17, 1980.

Transamerica Real Estate Tax Service	
DATE 3/ /80	Charter Mortgage Co.
LOAN NO.	Lender #2147
MORTGAGE VALUE \$18,900.00	FEE \$19.50
BORROWER Ronald J. and Sandra S. Seifert	

PROPERTY ADDRESS	8 Sylvania Avenue, Greenville, SC	
FORMER OWNER	Henry Dale Smothers	
SERVICE TYPE	<input type="checkbox"/> B NO IMPOUNDS <input checked="" type="checkbox"/> C IMPOUNDS	
DIST.	Collection District Name	Permanent Tax Number
County 240	Greenville County	0173.01-05-004.00

DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$20,598.02.

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 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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