

LAW OFFICES OF  
**DONALD L. VAN RIPER**  
SUITE 8, WILLIAMS AT NORTH BUILDING  
700 EAST NORTH STREET  
GREENVILLE, SOUTH CAROLINA 29607  
1803-141-9988

Place seal

GREENVILLE, S.C.

PM '80

800-1502 PAGE 385

**DEED** **MORTGAGE**  
WITH DEFERRED INTEREST AND INCREASING  
MONTHLY INSTALLMENTS

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

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: CYNTHIA R. KEETON

of  
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 in-  
corporated herein by reference, in the principal sum of TWENTY EIGHT THOUSAND, TWO HUNDRED AND 00/100  
Dollars (\$ 28,200.00 ), with interest from date at the rate  
of THIRTEEN and 00/100 per centum ( 13.0000 %) 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  
TWO HUNDRED AND FORTY-ONE and 44/100 Dollars (\$ 241.44 ),  
commencing on the first day of JULY, 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 JUNE, 2010 AD, DEFERRAL OF INTEREST  
MAY INCREASE THE PRINCIPAL BALANCE TO \$30,733.55

NOT KNOWN 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 Mort-  
gagor 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, with all improvements thereon, situate  
lying and being on the South of Overbrook Road, and being known and designated as LOT  
NUMBER 81 ON PLAT OF PROPERTY OF OVERBROOK LAND COMPANY., AS RECORDED IN PLAT BOOK H  
AT PAGE 258, in the R.M.C. Office for Greenville County, South Carolina, and which  
has the following metes and bounds:

BEGINNING at a point on the southern side of Overbrook Road 180' from the intersection  
of Lowndes Hill Road (West) at an iron pin, and continuing thence S. 28-49 E., 336.3 ft.  
to a point; thence N. 83-41 W. 65 ft. to a point, thence N. 30-04 W 290.6 ft. to a point  
on Overbrook Road, thence N. 53-31 E. 60 feet to the beginning point.

DERIVATION: This is the same property conveyed to the mortgagor by deed from Sue Mull  
Jones, of even date herewith, recorded simultaneously in Deed Book 1125, Page 293.

-500-48-1-11

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 ab-  
solute, 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 for-  
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-  
sons 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 and interest on the indebtedness evidenced by the said note, at  
the times and in the manner therein 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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