MORTGAGE

1503 44638

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

THE PROPERTY OF THE PARTY OF TH

... BRSLEY BUTSTATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JOHN G. WOOD, JR. & JUDY O. WOOD

Greenville, S.C.

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

Charter Mortgage Company

of Jacksonville, Florida

, a corporation , hereinafter The United States, Florida organized and existing under the laws of 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-Eight Thousand Four Hundred and Fifty and no/100ths----Dollars (\$ 48,450.00),

%) with interest from date at the rate of eleven and one-half per annum until paid, said principal and in terest being payable at the office of Charter Mortgage Company, Jacksonville, Florida 32207 in P. O. Box 10316 or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Eighty and 14/100ths---- Dollars (\$ 480.14 , 19 80, and on the first day of each month thereafter until the princommencing on the first day of July 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 June 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 (83) 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 piece, parcel or lot of land on the south side of East Washington Street, in the City of Greenville, County of Greenville, State of South Carolina, as shown on a plat prepared by Pickell and Pickell, October 1, 1947, recorded in Plat Book U at Page 135, and described as follows:

BEGINNING at an iron pin on the south side of East Washington Street, at the northeast corner of property now or formerly owned by Farnsworth, and running thence along Farnsworth line, S. 19-33 E. 273.3 feet to an iron pin on the northern edge of the right-of-way of the C. & W. C. Railway; thence along the northern edge of said Railway, N. 54-13 E. 91.3 feet to an iron pin at the southwestern corner of property now or formerly of Crymes; thence along Crymes line, N. 23-08 W. 249.6 feet to a point in a driveway on the south side of East Washington Street; thence along the southern side of said Street S. 69-25 W. 72 feet to the point of beginning.

This being the identical property conveyed to John G. Wood, Jr. and Judy O. Wood, by deed of William M. Elmore executed and recorded in the Greenville County Courthouse even date herewith.

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.

HUD 92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete