

MORTGAGE

BOOK 1504 PAGE 160

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

FILED
GREENVILLE S. C.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

MAY 23 4 15 PM '80

DONNIE JENNERSLEY
R.M.C.

LOVE, THORNTON, ARNOLD & THOMASON
File # 27372 Atty. S.W. Sec. C
N. Cameron E. Smith
Bk. Bk. 217-2-30

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Cameron E. Smith and Joan B. Smith
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 incorporated herein by
reference, in the principal sum of Thirty-three Thousand Six Hundred and no/100
Dollars (\$ 33,600.00),

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
in Jacksonville, Florida

or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred Thirty-
two and 98/100 Dollars (\$ 332.98),
commencing on the first day of July, 1980, and on the first day of each month thereafter until the prin-
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 (\$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, bar-
gained, 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 together with any improvements
thereon or hereafter constructed thereon, situate lying and being on the
southern side of Cromwell Avenue in the County of Greenville, State of
South Carolina being known and designated as Lot 16 and a portion of Lot
17 as shown on Plat of Hills and Jackson, recorded in the RMC Office for
Greenville County in Plat Book E at page 278 and also being shown on a
plat prepared for Cameron E. Smith and Joan B. Smith by James Ralph Free-
land, F.L.S. dated March 7, 1980 to be recorded herewith and having
according to said later plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Cromwell Avenue at the
joint front corner of Lots 15 and 16 and running thence along the common
line of said lots, S 43-19 W, 120 feet to an iron pin at the joint rear
corner of said lots on the northern side of Cherry Avenue; thence along
and with said avenue N 46-41 W, 29.4 feet to an iron pin at the joint
rear corner of Lots 16 and 17; thence N 43-35 E, 35.4 feet to an iron
pin; thence N 47-43 W, 14.9 feet to an iron pin; thence N 44-53 E, 85 feet
to an iron pin on the southern side of Cromwell Avenue; thence along and
with said avenue S 46-14 E, 41.8 feet to an iron pin at the joint front
corner of Lots 15 and 16, the point of beginning.

DERIVATION: Deed of Carol Erskine, et al, Deed Book 1111, page 42

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 encum-
brances 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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