

PH '80

MORTGAGE

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 } ss:

FILED
GREENVILLE CO. S. C.

AUG 25 12 59 PM '80

DONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Joseph M. Adams and Vicki W. Adams
of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Charter Mortgage Company

organized and existing under the laws of Florida, a corporation 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 Forty-Eight Thousand and No/100ths----- Dollars (\$ 48,000.00), with interest from date at the rate of eleven and one-half per centum (11 1/2 %) 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 Four Hundred Seventy-Five and 68/100ths----- Dollars (\$ 475.68), commencing on the first day of August, 19 80, 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 July, 2010.

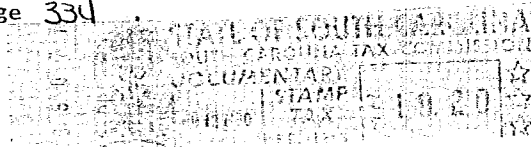
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery 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 piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 14 on a plat of Weehawken Hills, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book 4-F at Page 50, and having, according to a more recent plat entitled "Property of Vicki W. Adams and Joseph M. Adams" dated June 26, 1980, prepared by Freeland & Associates, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Weehawken Circle at the joint front corner of Lots Nos. 13 and 14 and running thence with the line of Lot No. 13 S. 67-36 E. 112.9 feet to an iron pin; thence with Little Mountain Creek as the line S. 3-04 E. 180 feet to an iron pin at joint rear corner of Lots Nos. 14 and 15; thence with the line of Lot No. 15 N. 53-54 W. 195.3 feet to an iron pin on the eastern side of Weehawken Circle; thence with said Circle N. 22-06 E. 116.3 feet to the point of beginning.

This is the identical property conveyed to the mortgagors herein by deed of Shirley R. Helms dated June 27, 1980, and recorded in the R.M.C. Office for Greenville County in Deed Book 1128 at Page 334.

This mortgage has been re-recorded to correct the place of business of Charter Mortgage Co.



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 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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