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MORTGAGE

BOOK 1521 PAGE 199

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:

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, TIMOTHY L. BROWER

GREENVILLE, S. C. , 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 THE STATE 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 TWENTY THOUSAND FIFTY and No/100-----Dollars (\$ 20,050.00),

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 Post Office Box 10316 in Jacksonville, Florida 32207 or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED TWENTY ONE and 95/100-----Dollars (\$ 221.95), commencing on the first day of DECEMBER , 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 NOVEMBER, 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 certain tract or parcel of land located on Highway 14, just South of Gowenville and being known and designated as Lot #1 on Plat of the property of M. L. Smith, dated October 21, 1964 prepared by J. Z. Bruce, Surveyor, said plat being recorded in Plat Book SSS, page 9, in the RMC Office for Greenville County, South Carolina, and according to a more recent plat by Carolina Surveying Company, dated October 13, 1980, having the following metes and bounds to-wit:

BEGINNING at an iron pin on the South Eastern side of old South Carolina Highway 14, at the joint corner of Lot 1 and 2, said pin being located 37.5 feet from the center line of new South Carolina Highway 14 and old South Carolina Highway 14, and running thence S. 29.09 E. 248 feet to an old iron pin; thence running S. 47.05 W. 96.0 feet to an old iron pin; thence running N. 43.18 W. 153 feet to an iron pin; thence running N. 28.30 E. 42.6 feet to an iron pin; thence running N. 38.31 W. 57.8 feet to an old iron pin; thence running N. 46.00 W. 69 feet to an iron pin on the South Eastern side of Highway 14, said pin being located 33 feet from center line of new South Carolina Highway 14 and old South Carolina Highway 14; thence running along South Eastern side of Highway 14 N. 58.52 E. 165.6 feet to an iron pin, the point of beginning.

THIS is the same property conveyed to the mortgagors herein by deed of Danny Ray and Frances B. Turner, recorded on November 25, 1975 in Greenville County in book 1027 at page 700. 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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