

Charter Mortgage Co.  
P.O. Box 2259  
Jacksonville, Florida  
FHA FORM NO. 2175V  
(Rev. September 1972)

BOOK 1522 PAGE 45

# MORTGAGE

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  
OCT 21 11 48 AM '80

TO ALL WHOM THESE PRESENTS SHALL COME:  
Cameron E. Smith and Joan B. Smith

Greenville, South Carolina

of 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 Eighteen Thousand Two Hundred Fifty and No/100-----Dollars (\$ 18,250.00 ), 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 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 Two and 03/100-----Dollars (\$ 202.03 ), 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.

NOV, 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 State of South Carolina, County of Greenville, in Greenville Township, being known and designated as lots 7 and 8, Block A of Subdivision known as Jefferson Heights, as shown on plat entitled "Property of Joan B. Smith" as recorded in Plat Book 8-H at Page 19, in the RMC Office for Greenville County, S.C., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Rebecca Street, said iron pin being approximately 154 feet from the intersection of Dime Street and Rebecca Street, running thence N. 81-40 E. 81.8 feet to an iron pin; thence S. 0-30 W. 50.3 feet to an iron pin; thence S. 81-40 W. 82.3 feet to an iron pin; thence N. 1-03 E. 50.3 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to Joan B. Smith by deed of James Howard Bailey as recorded in Deed Book 1123 at Page 272, in the RMC Office for Greenville County, S.C., on April 2, 1980.

STATE OF SOUTH CAROLINA  
DOCUMENTARY  
STAMP  
OCT 21 1980

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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