

FILED - O.S.C.
2 01 PM '80
HARRISLEY
R.M.C.

1980 MAR 10

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:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Jerome P. Carne and Jennifer T. Carne 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 the State 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 Twenty-Three Thousand and No/100ths----- Dollars (\$ 23,000.00), 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 Fifty-Four and 61/100ths----- Dollars (\$254.61), commencing on the first day of January, 19 81, 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 December, 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 located in the County of Greenville, State of South Carolina, lying and being on the southern edge of Perry Road and being shown and designated as Lot No. 10 and a portion of Lot No. 11 according to a plat of Newlands, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book C at Page 199, and having, according to a more recent plat entitled "Property of Jerome P. Carne and Jennifer T. Carne" prepared by Freeland & Associates, dated November 12, 1980, the following metes and bounds, to-wit:

BEGINNING on the southern side of Perry Road at the joint front corner of Lots Nos. 9 and 10 and running thence with the right of way of Perry Road N. 43-11 E. 70 feet to an iron pin in the line of Lot No. 11; thence with a new line S. 46-56 E. 142.4 feet to a point in an alley; thence S. 43-11 W. 70 feet to an iron pin at the joint rear corner of Lots Nos. 10 and 9; thence with the line of Lot No. 9 N. 46-56 W. 142.4 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deeds of H. L. Case, Jr., Thad Rainey, Bobby M. Rainey, Buddy Rainey, Louie G. Capps, Eugene Capps and Clarence Capps to be recorded herewith.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
DOCUMENTARY
STAMP
MARCH 10 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.

GCTO -----3 NO1980 1227

4.00CI

5000

4328 RV-2