

Mortgagee's Address:

P. O. Box 2259, Jacksonville, Florida

32232

1980

# MORTGAGE



STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

OF THE COUNTY OF GREENVILLE, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JAMES A. WARDLAW AND PAMELA K. WARDLAW,  
Greenville, South Carolina

WASLEY

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 **Thirty One Thousand Eight Hundred Fifty and No/100** Dollars (\$ **31,850.00** ),

with interest from date at the rate of **Fourteen** per centum ( **14.00** ) 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 ~~AND~~ **ACCORDING TO SCHEDULE A ATTACHED** commencing on the first day of **January**, **1981** 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. DEFERRED INTEREST SHALL BE ADDED TO THE PRINCIPAL BALANCE MONTHLY AND SHALL INCREASE THE PRINCIPAL BALANCE TO NOT MORE THAN \$33,863.13.**

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 lot of land lying on the easterly side of Williamsburg Drive, in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 214 on a plat of BELLE MEADE, Sections 1 and 2, made by Piedmont Engineering Service dated June, 1954, and recorded in the RMC Office for Greenville County in Plat Book EE, at Pages 116 and 117. Reference to said plat is hereby craved for the metes and bounds description thereof.**

This being the same property conveyed to the Mortgagors herein by deed of Arnulfo Ramirez and Mabel Ramirez dated December 10, 1980, and to be recorded of even date herewith.

## SCHEDULE A

\$319.39 during the 1st note year  
\$335.36 during the 2nd note year  
\$352.13 during the 3rd note year  
\$369.73 during the 4th note year  
\$388.22 during the 5th note year  
\$407.63 during the 6th note year  
and thereafter

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.*

GC10  
3  
DE 10 80  
GC10

4325 RV.2