MORTGAGE

the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

GREEN F. CO. S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

rea 20 4 19 PH '81

DONNIE S. JANKERSLEY R.M.C

CAMERON E. SMITH and JOAN B. SMITH Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto CHARTER MORTGAGE COMPANY

, a corporation P. O. Box 2259, Jacksonville, Florida 32232 , hereinafter organized and existing under the laws of Florida 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 Fifteen Thousand Seven Hundred and no/100-----Dollars (\$ 15,700.00),

%) per centum (13 1/2 with interest from date at the rate of thirteen and one-half 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 One Hundred Seventy-Nine and 92/100----- Dollars (\$179.92 , 1981, and on the first day of each month thereafter until the princommencing on the first day of April cipal 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 March, 2011

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, with all improvements thereon or hereafter constructed thereon, situate, lying and being on the northeastern side of Sixth Avenue in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 213 of Section 1 on plat of F. W. Poe Manufacturing Company, prepared by Dalton & Neves, dated July, 1950, recorded in Plat Book Y, Pages 26 through 31 and being described more particularly, to-wit:

BEGINNING at an iron pin on the northeastern side of Sixth Avenue at the joint corner of Lots 212 and 213 and running thence along the common line of said lots N. 42-38 E. 71.7 feet to an iron pin at the joint corner of said lots on the southwestern side of Hammett Street; thence with the southwestern side of Hammett Street S. 68-20 E. 60 feet to an iron pin at the joint front corner of Lots 213 and 243; thence along the common line of said property S. 18-05 W. 49 feet to an iron pin at the common ogrner of Lots 213, 214 and 243; thence along the common line of Lots 213 and 214, S. 44-34 W. 56.1 feet to an iron pin at the joint front corner of said lots on the northeastern side of Sixth Avenue; thence along the northeastern side of Sixth Avenue N. 41-27 W. 75 feet to an iron pin, the point of beginning.

lot is also known as 3 Sixth n The house located on the above described Avenue. (Continued on back)

၁ 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.

OTO 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 tention to exercise such privilege is given at least thirty (30) days prior to prepayment.

Replaces Form FHA-2175M, which is Obsolete