

FILED  
**GR MORTGAGE**

**LONG, BLACK & GASTON** AUG 13 4 03 PM '81

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:

DONNIE S. PARKERSLEY  
 R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: THAT I, ANNE A. SMITH

Greenville, South Carolina

of  
 , 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  
**SEVENTEEN THOUSAND DOLLARS AND NO/100----- Dollars (\$ 17,000.00 )**,

with interest from date at the rate of **Fifteen and One Half** per centum ( **15.50** %)  
 per annum until paid, said principal and interest being payable at the office of **CHARTER MORTGAGE COMPANY**  
**Post Office Box 2259,** in **Jacksonville, Florida**  
 or at such other place as the holder of the note may designate in writing, in monthly installments of  
**TWO HUNDRED TWENTY ONE DOLLARS AND 85/100** Dollars (\$ **221.85** ),  
 commencing on the first day of **October**, 1981, and on the first day of each month thereafter until the prin-  
 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

**September, 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, bar-  
 gained, 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 piece, parcel or lot of land situate, lying and being  
 near the City of Greenville, County of Greenville, State of South Caro-  
 lina, being known and designated as Lot #60 of a subdivision known as  
 Homestead Acres, Section I, as shown on a plat prepared by J. Mac  
 Richardson, Engineer, dated November 1959, and recorded in the R.M.C.  
 Office for Greenville County in Plat Book RR at Page 35, and according  
 to a more recent survey prepared by Freeland and Associates, dated  
 August 14, 1981, entitled "Property of Anne A. Smith, having the  
 following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Hampshire Drive, joint  
 front corner of Lots Nos. 60 and 61, and running thence along the common  
 line of said lots, N. 2-10 W. 200 feet to an iron pin; thence running  
 N. 87-50 E. 90 feet to an iron pin, joint rear corner of Lots Nos. 59  
 and 60; thence running along the common line of said lots, S. 2-15 E.  
 211.2 feet to an iron pin on the northern side of Hampshire Drive; thence  
 along said Drive, N. 85-18 W. 90.8 feet to an iron pin, the point of  
 beginning.

THIS is the same property conveyed to the Mortgagor herein by deed of  
 Employee Transfer Corporation, an Illinois Corporation, dated August  
 14, 1981, and recorded simultaneously herewith.

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 encum-  
 brances 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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