

MORTGAGE

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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:

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

THOMAS E. COUCH and PRUDENCE H. COUCH
Pelzer, 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 the State of Florida, a corporation
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 Forty-Five Thousand and No/100----- Dollars (\$ 45,000.00),

with interest from date at the rate of Sixteen and One-Half----- per centum (16.5 %)
per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company,
P. O. Box 2259 in Jacksonville, Florida, 32232,
or at such other place as the holder of the note may designate in writing, in monthly installments of -----
Six Hundred Twenty-Three and 70/100----- Dollars (\$ 623.70),
commencing on the first day of April, 1982, 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 March, 2012.

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 certain piece, parcel or tract of land consisting of 1.01 acres, situate, lying and being in Greenville County, S.C., to the east of U.S. Highway 25 (Augusta Road), as shown on a plat prepared by C.O. Riddle, dated February 6, 1981, which plat is recorded in the RMC Office for Greenville County, S.C., in Plat Book 8-S at Page 80 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point 997.6 feet in a northeasterly direction from Augusta Road and running thence N. 65-15 E. 210 feet to an iron pin; thence N. 29-00 W. 210 feet to an iron pin; thence S. 65-15 W. 210 feet to an iron pin; thence S. 29-00 E. 210 feet to an iron pin, the point of beginning.

TOGETHER with an undivided one-half interest in and to that certain private road shown on said plat which runs from the southeasternmost corner of the within lot to the edge of the right of way of Augusta Road the following courses and distances, to-wit:

BEGINNING at the southeasternmost corner of the lot hereinabove described and running thence S. 65-15 W. 435 feet to an iron pin; thence S. 64-15 W. 772.6 feet to an iron pin on the edge of the right of way of Augusta Road; thence with said right of way S. 21-37 E. 20.05 feet to an iron pin on said right of way; thence N. 64-15 E. 773.87 feet to an iron pin; thence N. 65-15 E. 436.31 feet to an iron pin; thence N. 29-00 W. 20.06 feet to an iron pin, the point of beginning.

Being the same property conveyed to Prudence H. Couch by deed of Prue B. Huff and Nell M. Huff recorded August 26, 1981, in the RMC Office for Greenville County, S.C., in Deed Book 1154, at Page 139; Prudence H. Couch is conveying a one-half interest in said property to Thomas E. Couch by deed to be executed and recorded of even date 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 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.

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