

Address of Mortgagee:  
24 West Forsyth St.  
Jacksonville, Florida 32232

# MORTGAGE

300-1588 PART 971

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

FILED  
S.C.  
APR 22 4 32 PM '82  
M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: WERSLEY

Greenville, South Carolina Joe F. Young 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  
Twenty Thousand and No/100 ----- Dollars (\$ 20,000.00 ),

with interest from date at the rate of Fifteen and One-Half per centum ( 15-1/2 %)  
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 Sixty One and No/100 ----- Dollars (\$ 261.00 ),  
commencing on the first day of June, 19 82, 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 May, 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, 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 in the County  
of Greenville, State of South Carolina, and being known and designated as Lot 12, Block  
L, Highland Subdivision, the plat of which said subdivision is recorded in the R.M.C.  
Office for Greenville County, South Carolina, in Plat Book K, at Pages 50 and 51, and  
according to said plat having the following courses and distances, to-wit:

BEGINNING at an iron pin on the northeastern edge of Florida Avenue, joint front corner  
with Lot 11, and running thence with the common line with said Lot, N. 67-50 E. 195.2  
feet to a point in the line of property of P & N Railroad Company; thence running with  
the common line with said Railroad, S. 9-15 E. 61.35 feet to an iron pin at the rear  
corner of Lot 13; thence running with the common line with Lot 13, S. 67-50 W. 182.7  
feet to an iron pin at the edge of Florida Avenue; thence running with the edge of said  
Avenue, N. 22-10 W. 60 feet to a point on the edge of said Road, the point of beginning.

The within property is the identical property conveyed to the Mortgagor herein by deed  
of Carolina Builders & Realty, Inc. of even date herewith and which said deed is recorded  
simultaneously with the recording of the within instrument.

STATE OF SOUTH CAROLINA  
RECORDING & TAX COMMISSION  
DOCUMENTARY  
APR 22 32  
TAX \$ 03.00  
\$ 12.13

Together with all and singular the rights, members, hereincovenants, 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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