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MORTGAGE

1572 FAST 32

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

David A. Sizemore

of

Easley, South Carolina

, 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 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

Twenty-two Thousand Fifty and no/100 ----- Dollars (\$ 22,050.00),

with interest from date at the rate of Fifteen and one-half per centum (15.5 %) per annum until paid, said principal and interest being payable at the office of Charter Mortgage Company, in Jacksonville, Florida 32232

P. O. Box 2259
or at such other place as the holder of the note may designate in writing, in monthly installments of

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 situate, lying and being in Greenville County, Greenville Township, State of South Carolina and being known and designated as Lot No. 112 on plat of City View Subdivision, which plat is of record in the R.M.C. Office for Greenville County in Plat Book A, at Pages 460 and 461, reference to which plat is hereby made and said lot of land being more particularly described by metes and bounds according to plat prepared by Robert R. Spearman, Surveyor, dated June 3, 1982 and recorded in Plat Book 9-8, at Page 93, in the office of the Clerk of Court for Greenville County, South Carolina as follows, to-wit:

BEGINNING at a point on the East side of McDade Street, at the common front corner of the herein described lot and Lot 113; and running thence South 00-04 East along said East side of McDade Street 50.0 feet to a point at the joint corner of Lots 112 and 111; thence along the dividing line between Lots 111 and 112, South 89-50 East 148.43 feet to a point on the line of a certain 10' alley as shown on said plat; thence North 00-30 East along the line of said alley 50.0 feet to a point, the joint corner of Lots 112 and 113; thence along the dividing line between Lots 112 and 113 North 89-50 West 148.92 feet to the point of BEGIN-NING.

This property is subject to any and all easements and rights of way for roads, utilities, drainage, etc. as may appear of record and/or on the premises and to any covenants, restrictions or zoning ordinances affecting such property as appear of record. This is the identical tract of land conveyed to Mortgagor herein named by deed of this date from Nichols-Chapman Realtors and being recorded simultaneously herewith in the office of the R.M.C. for Greenville County, S.C. in Deed Book \(\mathbb{M}\), at Page \(\frac{202}{202}\).

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

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)

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