

GR... S.C.
JUL 16 1982
DON... RILEY
STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

MORTGAGE

REC-1575 PAGE 458
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, Donna K. Jones

of Greenville, 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 Nineteen Thousand Nine Hundred Fifty and no/100 ----- Dollars (\$ 19,950.00),

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 P. O. 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 Sixty and 35/100 ----- Dollars (\$ 260.35), commencing on the first day of September, 19 82, 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 Aug., 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 lot of land situate, lying and being in the State of South Carolina, County of Greenville, and being shown as Lot No. 196 on Plat of Mills Mill, recorded in the R.M.C. Office for Greenville, County, South Carolina in Plat Book GG, at Pages 60-61 and being more particularly described according to plat prepared by Robert R. Spearman, Surveyor, dated July 13, 1982, and recorded in Plat Book Q-C, at Page 73, in the R.M.C. Office for Greenville County, South Carolina, as having the following measurements and boundaries, to-wit:

BEGINNING at a point on the North side of Otis Street, the common front corner of the herein described lot and Lot No. 195; thence running along the common line of the herein described lot, Lots No. 195 and 194 North 13-42 West 180.4 feet to a point; thence running along the common line of the herein described lot and Lot No. 191 North 64-39 East 89.4 feet to a point; thence running along the common line of the herein described lot and Lot No. 197 South 18-29 East 169.7 feet to a point on the North side of Otis Street; thence running along the North side of Otis Street South 59-48 West 106.0 feet to the point of BEGINNING.

This conveyance is made subject to any and all easements and/or rights of way for roads, utilities, drainage, etc. as appear of record and/or on the premises; and to any covenants, restrictions or zoning ordinances affecting such property as appear of record, and specifically to those certain restrictions recorded in Deed Book 503, at Page 81, in the R.M.C. Office for Greenville County, South Carolina.

The above described lot is the same conveyed to the Mortgagor herein by deed from Nichols-Chapman Realtors dated 7/16/82 and recorded July 16, 1982 in Deed Book 170, at Page 255 in the R.M.C. Office for Greenville County, South Carolina.

RECORDED IN THE PUBLIC RECORDS OF GREENVILLE COUNTY, SOUTH CAROLINA
DOCUMENTARY STAMP
JUL 16 1982
\$ 000.00

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.

RECORDED IN THE PUBLIC RECORDS OF GREENVILLE COUNTY, SOUTH CAROLINA
JUL 16 1982
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