

MORTGAGE

BOOK 1576 PAGE 868
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

RE 82-103
STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

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TO ALL WHOM THESE PRESENTS MAY CONCERN: THEODORE L. KEITH AND BARBARA H. KEITH,

Greer, 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 Thirty-One Thousand Eight-hundred Fifty and no/100ths Dollars (\$ 31,850.00),

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, P. O. Box 2139 in Jacksonville, Florida 32232 or at such other place as the holder of the note may designate in writing, in monthly installments of Four-hundred Fifteen and 64/100ths Dollars (\$ 415.64), 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 August 1, 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, together with all buildings and improvements thereon, situate, lying and being in Gantt Township, County of Greenville, State of South Carolina, being shown and designated as a Portion of Lot No. 5 and 0.37 acres on a Plat entitled "Property of Janet B. Crain", prepared by Charles K. Dunn & T. Craig Keith Associates, Registered Surveyor, No. 1712, dated February 7, 1977, recorded in Plat Book 6B, Page 16, in the RMC Office for Greenville County, South Carolina, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at a point on the North side of Helen Drive, at an iron pin, joint front corner of Lots Nos. 5 and 6, and running thence with Helen Drive, N. 77-45 W. 132.0 feet to an iron pin; thence N. 16-27 E. 164.4 feet to an iron pin; thence S. 77-45 E. 100.0 feet to an iron pin; thence S. 00-45 W. 100.0 feet to an iron pin; thence S. 12-15 W. 66 feet to an iron pin on Helen Drive, the point and place of beginning.

Together with all my rights and interest in an easement which is 12 feet wide on the Western boundary line of Lot No. 6 of the Oakridge Subdivision and is N. 12-15 E. 66 feet long and said easement is reserved and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 600 at page 148.

This being the same as that conveyed to Theodore L. Keith and Barbara H. Keith by deed of Janet R. Crain being dated and recorded concurrently herewith

Together with all and singular the rights, members, hereditaments, and appurtenances, 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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