

FILE MORTGAGE

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

OCT 18 3 11 PM '82
DORRIS S. TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: ROBERT M. HELMS AND BRIGITTE E. HELMS

GREENVILLE COUNTY, SOUTH CAROLINA, 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 FLORIDA, a corporation 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-THREE THOUSAND AND 00/100----- Dollars (\$ 33,000.00)

with interest from date at the rate of TWELVE AND ONE-HALF per centum (12.5 %) per annum until paid, said principal and interest being payable at the office of CHARTER MORTGAGE COMPANY in JACKSONVILLE, FLORIDA

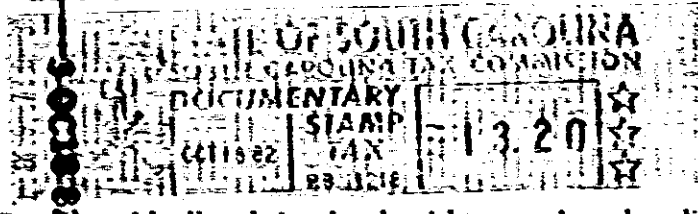
or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED FIFTY-TWO AND 44/100----- Dollars (\$ 352.44), commencing on the first day of DECEMBER, 19 82, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of NOVEMBER, 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, being in the Town of Greer, shown and designated as Lot no. 76 on plat of Burgiss Hill, recorded in Plat Book Y at page 96-97 and also shown on a more recent plat of Property of Brigitte E. Helms, dated October 12, 1982, prepared by Freeland & Associates, recorded in Plat Book 9-6 at page 66, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Chestnut Avenue, joint front corner of lots 75 and 76 and running thence S. 16-17 W., 180.0 feet to an iron pin; thence turning and running with the rear line of lot 76, N. 73-43 W., 80.0 feet to an iron pin; thence turning and running with the joint line of lots 76 and 77, N. 16-17 E., 180.0 feet to an iron pin on the southern side of Chestnut Avenue; thence with said Avenue, S. 73-43 E., 80.0 feet to the point of beginning.

This is the same property conveyed to the mortgagor, Brigitte E. Helms, by deed of Hix H. Jones and Frances A. Jones, recorded in deed book 1140 at page 114 in the RMC Office of Greenville County on January 2, 1981.



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.

THE MORTGAGOR 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.