

MORTGAGE

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 } ss:

FILED
GREENVILLE CO. S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

OCT 29 4 12 PM '82

LUCINDA H. ROOT DONNIE S. TANKERSLEY
R.M.C.

of
, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto
Charter Mortgage Company, P.O. Box 2259, Jacksonville, Fla. 32232

organized and existing under the laws 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

Thirty Five Thousand and 00/100----- Dollars (\$ 35,000.00).

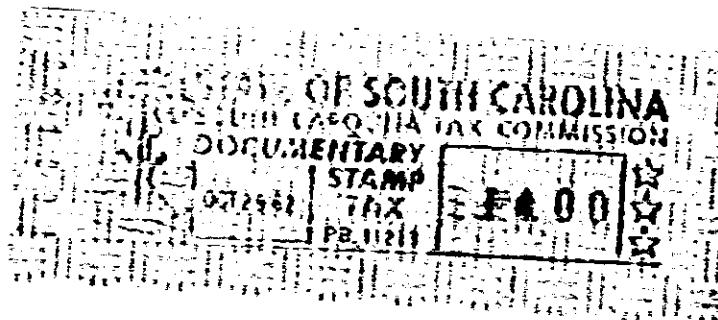
with interest from date at the rate of twelve and one half per centum (12.50 %)
per annum until paid, said principal and interest being payable at the office of
Charter Mortgage Company in Jacksonville, Fla.
or at such other place as the holder of the note may designate in writing, in monthly installments of

Three Hundred Ninety Seven and 65/100 Dollars (\$ 397.65),
commencing on the first day of December, 1982, 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 November, 2008

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
State of South Carolina:

All that certain piece, parcel or lot of land, with all improvements
thereon, situate, lying and being in the State of South Carolina and the
County of Greenville on the Western side of Spring Forest Drive being
shown as Lot No. 24 on Map No. 1, Spring Forest Estates prepared by C.O.
Riddle dated November, 1953 and recorded in Plat Book KK at page 117 and
also shown on a plat prepared by Arbor Engineering dated October 21, 1982.
and recorded in plat book 9H at page 15 .;

Being the property conveyed to the mortgagor by deed of Russel A.
Root dated October 28, 1982 and recorded in deed book 1176 at page 374



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 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.

SC70 --- 1002982 1141

4.00CT