

**MORTGAGE**

FILED

GREENVILLE CO. S.C.

STATE OF SOUTH CAROLINA. }  
COUNTY OF GREENVILLE }  
} ss: AUG 24 257 PM '81  
JOHNNIE S. TANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

John Lee Chard  
Greenville, South Carolina

REC'D 1550 FILED 698

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

BOOK 79 685

, 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 State of Florida  
called the Mortgagor, 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 Five Thousand Three Hundred Fifty and No/100  
Dollars (\$ 25,350.00).

ALL that piece, parcel or lot of land, situate, lying and being in the City of Greenville,  
County of Greenville, State of South Carolina, being known and designated as Lot 4 as shown  
on Plat of Tract No. 1 of OVERBROOK LAND CO., recorded in the BMC Office for Greenville  
County, South Carolina, in Plat Book J at Page 81, and having, according to said plat,  
metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor by deed of Evelyn Jackson, et al,  
to be recorded herewith.

THIS MORTGAGE AND THE NOTE THEREON ARE TO BE AND ARE MADE  
AND THE CLERK OF THE COURT IS DIRECTED TO RECORD THIS MORTGAGE  
ON OR BEFORE FEB 1, 1983  
IN THE OFFICE OF THE CLERK OF THE COURT OF GREENVILLE COUNTY,  
SOUTH CAROLINA.  
*Archibald P. Chard* *John Lee Chard*  
*Attala Park* *Chard*  
*15565*

NICHOLAS P. MITCHELL, III  
Attorney at Law  
101 Lavista Ave.  
Greenville, SC 29601

FEB 1 1983

*Conrad & Schubig*  
*Conrad & Schubig*

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FILED  
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Together with all and singular the rights, members, beneficements, 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 or to be used in connection with the real estate herein described.

**TO HAVE AND TO HOLD** all and singular the said premises unto the Mortgagor, 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-  
berances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagor  
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 and interest on the indebtedness evidenced by the said note, at the times and in the  
manner herein provided. Prejudice 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.