FILED GREENVILLE CO. S. C.

MORTGAGE

the National Housing Act.

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STANKAE SIMMERRAKAINA,) COUNTY OR BREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: William Joseph Ross and Donna L. Ross

Greenville County, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc.

, a corporation hereinafter

organized and existing under the laws of Georgia 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 Fifteen Thousand Seven Hundred and No/100-----Dollars (\$ 15,700.00

%) per centum (ten with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of Panstone Mortgage Service, Inc.

P. O. Box 87269 in College Park, Georgia 30337 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Thirty-Dollars (\$ 137.85 seven and 85/100-----, 19 79, and on the first day of each month thereafter until the princommencing on the first day of July 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 June, 2009.

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 State of South Carolina:

ALL that piece, parcel or lot of land, with the improvements thereon, situate, lying and being in or near Travelers Rest, in the County of Greenville, South Carolina, and being more particularly described as Lot No. 79 as shown on plat entitled "Subdivision for Abney Mills Renfrew Plant, Travelers Rest, South Carolina", made by Dalton & Neves, Engineers, Greenville, S. C., January, 1959, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book QQ, at page 53. According to said plat the within described lot is also known as No. 5 Circle Road and fronts thereon 111 feet.

This is the same property conveyed to the Mortgagors herein by deeds of Katherine H. Blanton dated May 15, 1979, and deed of Mildred D. Owens, Joyce D. McKee, Mike O. Davis and L. Scott Holtzclaw dated May 15, 1979, both deeds recorded herewith.

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.

HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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