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WHITE SEEDS

MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Anthony Kemp and Luetisie H. Kemp

Greenville, South Carolina

, hereinafter called the Mortgagor, send(s) greetings

WHEREAS, the Mortgagor is well and truly indebted unto PANSTONE MORTGAGE SERVICE, INC.,

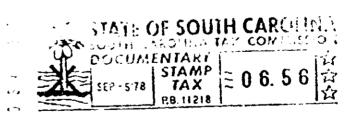
organized and existing under the laws of THE STATE OF GEORGIA , hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Sixteen Thousand Four Hundred and 00/100), with interest from date at the rate of nine and one-half per centum (9.5 per annum until paid, said principal and interest being payable at the office of Panstone Mortgage Service, Inc.

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns, the following-described real estate situated in the County of GREENVILLE,

ALL that certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the Countyof Greenville, State of South Carolina, on the northern side of Crosby Circle, and being known and designated as Lot No. 115 according to a plat of Paramount Park prepared by Piedmont Engineering Service, dated July, 1949, and recorded in the R.M.C. Office for Greenville County in Plat Book W at Page 57, with reference to said plat being hereby craved for a complete metes and bounds description of said lot.

The above described property is the same acquired by the Mortgagors by deed from the Secretary of Housing and Urban Development, Patricia Rob erts Harris, recorded in the R.M.C. Office for Greenville County on September 5, 1978.

Panstone Mortgage Service, Inc. 1011 W. Peachtree Street, N. W. Atlanta, Georgia 30308



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 Mortgagoe 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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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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