SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976)

## OR MORTGAGE

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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

LONGE STARKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: Allen F. Daly and Lillian H. Daly

307 Old Buncombe Road, Travelers Rest, S. C. 29690

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

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc., P O Box 56342, Atlanta, Georgia, 30343.

commencing on the first day of June , 19 77, 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 May, 2002.

NOT, KNOT 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, City of Travelers Rest, State of South Carolina: ALL that piece, parcel or lot of land situate in Bates Township on the west side of the Old Buncombe Road according to a plat made for Allen F. Daly and Lillian H. Daly by W. R. Williams, Jr., Surveyor, dated March 30, 1977 and having the following metes and bounds, BEGINNING at an iron pin on the western side of Old Buncombe Road, said point being 260 feet from Williams Corner, at the joint front corner of subject lot and Lot #26, now or formerly owned by Wootten, and running thence along common line of said lots N. 87-27 W. 191.2 feet to an iron pin; thence continuing N. 88-36 W. 99.1 feet to an iron pin; thence N. 1-16 W. 100.5 feet to an iron pin; thence with the Cornell line S. 87-44 E. 289.7 feet to an iron pin on the western side of Old Buncombe Road; thence with said road S. 1-43 E. 100.0 feet to point of beginning. DERIVATION: This being the same lot of land conveyed to the Mortgagors herein by Deed from David E. Hill daated April 7, 1977 and recorded in R.M.C. Office of Greenville County, South Carolina, in Deed Book 1054 at Page 266.

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 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, housever, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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