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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ROBERT D. BRIDGES, JR. AND BETTY E. BRIDGES

, 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 State 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 FOURTEEN THOUSAND FIVE HUNDRED FIFTY AND NO/100 ----- Dollars (\$ 14,550.00), with interest from date at the rate 9 1/2 %) per annum until paid, said principal per centum (NINE AND ONE-HALF and interest being payable at the office of Panstone Mortgage Service, Inc., P.O. Box 54098 in Atlanta, Georgia 30308 or at such other place as the holder of the note may designate in writing, in monthly installments of , 1978, and on the first day of each month thereafter until commencing on the first day of September 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 August

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 State of South Carolina:

ALL that certain piece, parcel or lot of land in the State of South Carolina, County of Greenville, being known and designated as Lot 88 on a plat of Section A, Woodside Mill recorded in the RMC Office for Greenville County in Plat Book W at Page 113 and according to a more recent plat o f "Property of Robert D. Bridges, Jr. and Betty E. Bridges" prepared by Carolina Surveying Company dated July 20, 1978 and having, according to the more recent plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwestern edge of Second Street at the joint front corner of Lots 87 and 88 and running thence with the joint line of said lots, N. 55-15 W., 113.9 feet to an iron pin on a 12 foot alley; thence with sai d alley, N. 34-45 E., 80 feet to an iron pin ta the joint rear corner of Lots 88 and 89; thence with the joint line of said lots, S. 55-15 E., 113.9 feet to an iron pin on the northwestern side of Second Street; thence with Second Street, S. 34-45 W., 80 feet to an iron pin being the point of beginning.

O This is the same property conveyed to the mortgagors by Deed of Jerry L. Blackstock, individually and as Executor of Estate of Allie L. Blackstock, deceased; Geraldine C. Davidson and Gail E. Mathis recorded July 24, 1978 in Deed Book 1083 at Page 131, RMC Office for Greenville County.

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Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in $_{\sim}$ any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, of and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in inection 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 O 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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