

P. O. Box 54098
Atlanta, Georgia 30308

FILED
GREENVILLE CO. S. C.

BOOK 1427 PAGE 31

X

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

MORTGAGE
9.43
DONNIE S. TANKERSLEY
R.H.C.

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 } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, Humberto Ruiz-Urbe
and Dorothy Lee Ruiz of
Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

PANSTONE MORTGAGE SERVICE, INC.,

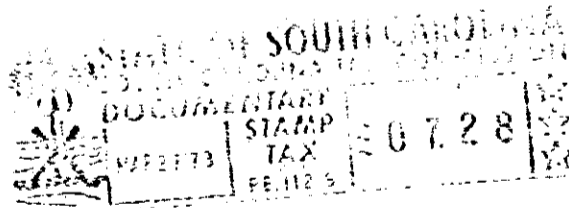
a corporation

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 in-
corporated herein by reference, in the principal sum of - - Eighteen thousand two hundred - -
----- Dollars (\$ 18,200.00), with interest from date at the rate
of Eight and three-fourths per centum (8.75 %) per annum until paid, said principal
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
- - - One hundred forty-three and 23/100 - - - - - Dollars (\$ 143.23),
commencing on the first day of May, 1978, 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 April, 2008.

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 Mort-
gagor 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: on the eastern side of North Florida Avenue, being shown
and designated as Lot 3 on a Plat of JUDSON MILLS No. 2 Village, Block D,
recorded in the RMC Office for Greenville County in Plat Book K, at Pages
1 and 2. Said Lot fronts 55.0 feet on the eastern side of North Florida
Avenue; runs back to a depth of 95.5 feet on its northern boundary; runs
back to a depth of 104.5 feet on its southern boundary, and is 55.75 feet
across the rear.

This is the same property conveyed to the Mortgagors herein by deed of
James B. Caldwell, dated March 24, 1978, to be recorded simultaneously
herewith.



GCTO - - - - - MAR 27 78 941

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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.

003

4328 RV-2