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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

CLARENCE M. DOGAN AND JANIE R. DOGAN SIMPSONVILLE, 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 GEORGIA organized and existing under the laws of 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 EIGHTEEN THOUSAND THREE HUNDRED FIFTY), with interest from date at the rate

AND NO/100----- Dollars (\$ 18,350.00 per centum ($9\frac{1}{2}$ %) per annum until paid, said principal of 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 ONE HUNDRED FIFTY-FOUR AND 32/100-------Dollars (\$ 154.32

. 19 78, and on the first day of each month thereafter until commencing on the first day of OCTOBER 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 SEPTEMBER, 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 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 piece, parcel or lots of land situate, lying and being in the County of Greenville, State of South Carolina, Austin Township, and being known and designated as Lots Nos. 55, 56, 59 and 60 on a Plat of property of Clarence M, Dogan and Janie R. Dogan recorded in Plat Book 6-5, at Page 93, R.M.C. Office for Greenville County, South Carolina and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lot Nos. 61 and 60 on the western side of Harrison Drive and running thence along said Harrison Drive S. 34-00 W. 80 feet to an iron pin; thence running N. 73-00 W. 197 feet to an iron pin; thence running N. 8-00 W. 126 feet to an iron pin; thence running N. 5-00 E. 123 feet to an iron pin; thence running S. 80-00 E. 80 feet to an iron pin; thence running S. 11-00 E. 135 feet to an iron pin; thence running S. 56-00 E. 160 feet to an iron pin, the point of beginning.

Derivation: Deed Book 1086, Page 175, Horace Criswell, Jr., and Betty Criswell 8/28/78

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 torever

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, however, that written notice of an intention to exercise such privilege is given at least thirty (39) days prior to prepayment.

FHA-2175M (1-78)