FREENVILLE 00.5.0

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

50NME S. TARABASLEY STATEOF SOMIN CAROLINA, COUNTY OF GREENVILLE

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ss: FHA Loan No. 461 159069

TO ALL WHOM THESE PRESENTS MAY CONCERN: JIMMY LEE OWENS and MARY LEE OWENS

Greenville County, South Carolina , hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc.

NOW, KNOWALL 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

State of South Carolina:

ALL that certain piece, parcel or lot of land, situate, lying and being in Greenville County, State of South Carolina, being shown and designated as Lot No. 41, on a Plat of Paramount Park, made by Piedmont Engineering Service, July, 1949, recorded in the RMC Office for Greenville County, in Plat Book W, at page 57, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwest side of Crosby Circle at joint front corners of Lots 41 and 42 and running thence with the line of Lots 41 and 42 M. 43-15 W. 150 feet to an iron pin at the joint rear corner of Lots 41 and 42; thence along the rear lot line of Lot 41 N. 46-45 E. 70 feet to an iron pin at the joint rear corner of Lots 40 and 41; thence along the joint lot line of Lots 40 and 41 S. 43-15 E. 150 feet to an iron pin in Crosby Circle; thence along the Northwest side of Crosby Circle S. 46-25 W. 70 feet to the beginning corner.

THIS is the same property conveyed to the mortgagor by Patricia Roberts Harris, Secretary of Housing and Urban Development, of Washington, D.C., by deed dated September 19, 1978 herewith, to be recorded.

Mortgagee's Address; PO Box 54098, Atlanta, GA 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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