P. O. Box 54098 Atlanta, Ga. 30308 GREENVILLE CO.S. C

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SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976) TOTAL TO THE POST OF THE PARTY OF THE PARTY

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: We, Richard Vanoy Sudduth and Stephen Edward Addyman, Jr.

of

Greenville County

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

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

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 State of South Carolina:

All that piece, parcel or lot of land situate, lying and being on the eastern side of Sundown Circle, near the City of Greenville, in the County of Greenville, State of South Carolina, and shown as Lot No. 13. Section 1 of a revised plat of a subdivision known as Peppertree, recorded in the RMC Office for Greenville County in Plat Book 4Y, at page 142. Also shown as the Property of Richard Vanoy Sudduth and Stephen Edward Addyman, Jr., by plat prepared by Carolina Surveying Co., recorded in said RMC Office in Plat Book 6W, at page 30. Said lot having such metes and bounds as shown on latter plat.

This is the identical property conveyed to the Mortgagors herein by deed of Edna E. Lennon, of even date, to be recorded herewith.

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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 to 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 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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