

# MORTGAGE

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

FILED  
GREENVILLE CO. S. C.  
OCT 27 10 57 AM '78  
STATE OF SOUTH CAROLINA, }  
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: **KENNETH SHUMATE AND NANCY C. SHUMATE,**  
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 **Seventeen Thousand Four Hundred and 00/100**  
Dollars (\$ **17,400.00** ), with interest from date at the rate  
of **nine and one half** per centum ( **9.5** %) per annum until paid, said principal  
and interest being payable at the office of **Panstone Mortgage Service, Inc.**

in **Atlanta, Georgia**  
or at such other place as the holder of the note may designate in writing, in monthly installments of \_\_\_\_\_  
Dollars (\$ **146.33** ),  
**One Hundred Forty Six and 33/100** Dollars (\$ **146.33** )  
commencing on the first day of **December**, 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 **November, 2008.**

NOT KNOWN 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:

**ALL that certain piece, parcel or lots of land, situate, lying and being on the northern  
side of Pleasant Ridge Avenue, in the City of Greenville, County of Greenville, State of  
South Carolina and being known and designated as the eastern one half (1/2) of Lot No. 6  
and the western one half (1/2) of Lot No. 5, as shown on a plat of Pleasant Valley,  
prepared by Dalton & Neves, dated April, 1946, and recorded in the R.M.C. Office for  
Greenville County, S. C. in Plat Book P at Page 93, said plat being incorporated herein  
and made a part hereof by reference. And having according to said plat the following  
metes and bounds, to-wit:**

**BEGINNING at an iron pin on the northern side of Pleasant Ridge Avenue in the center of  
the front line of Lot No. 6, said pin being 384.5 feet east from the northeast corner of  
Pleasant Ridge Avenue and Long Hill Street, and running thence through the center of Lot  
No. 6, N. 0-08 W. 160 feet to an iron pin; thence N. 89-52 E. 60 feet to an iron pin in  
the center of the rear line of Lot No. 5; thence through the center of Lot No. 5, S.  
0-08 E. 160 feet to an iron pin on the northern side of Pleasant Ridge Avenue, in the  
center of the front line of Lot No. 5; thence along the northern side of Pleasant Ridge  
Avenue, S. 89-52 W. 60 feet to the point of beginning.**

The above described property is the same acquired by the Mortgagors by deed from the  
Secretary of Housing and Urban Development, Patricia Roberts Harris, recorded in the  
R.M.C. Office for Greenville County, South Carolina on October 27, 1978.

**Panstone Mortgage Service, Inc.  
P. O. Box 54098  
Atlanta, Georgia 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 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.

OCT 27 10 57 AM '78 233

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