1011 W. Peachtree St. N.W. P. O. Box 54098 Atlanta, Georgia 30308

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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

THE REPORT OF THE PARTY OF THE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DALE FRANKLIN MARKO

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

Greenville, South Carolina

MORTGAGE

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 incorporated herein by reference, in the principal sum of FORTY-THREE THOUSAND FIVE HUNDRED

AND NO/100----- Dollars (\$ 43,500.00), with interest from date at the rate of Nine and One-Half %) per annum until paid, said principal per centum (9-1/2and interest being payable at the office of PANSTONE MORTGAGE SERVICE, INC.

Atlanta, Georgia or at such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED SIXTY-FIVE AND 77/100----- Dollars (\$ 365.77 commencing on the first day of , 19 79, and on the first day of each month thereafter until January 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 December, 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 certain piece, parcel or lot of land in Greenville County, South Carolina, being shown as Lot 372 on plat of DEL NORTE ESTATES, SECTION III, recorded in Plat Book 4-N at Pages 14 and 15 in the R.M.C. Office for Greenville County, fronting on Charcross Court, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron on Charcross Court, which iron pin is the joint front corner of Lots 372 and 373 and running thence with the common line of said lots S 13-18E, 210.8 feet to an iron pin; thence N 27-20 E, 235 feet to an iron pin; thence N 77-37 W, 118.3 feet to an iron pin on Charcross Court; thence running with the curve of Charcross Court, the chord of which is S 54-36 W, 50 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of James Gregory Kerce and Cynthia A. Kerce of even date and recorded herewith.

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 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 the lan amount lequal 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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