SOUTH CAROLINA FHA FORM NO. 2175M (Rev. September 1976) GREENVILLE CO. MORTGAGE
AUG 22 2 51 PH '77

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, J.H.C. COUNTY OF

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Charles H. Leopard and Mildred

Leopard

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 incorporated herein by reference, in the principal sum of Thirty-One Thousand Four Hundred Fifty and No/100----- Dollars (\$ 31,450.00), with interest from date at the rate of eight and one-half----- per centum (8 1/2 i) per annum until paid, said principal and interest being payable at the office of Panstone Mortgage Service, Inc., P. O. Box O 10007, Federal Station in Greenville, South Carolina 29603 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Forty-One and 85/100------Dollars (\$241.85 commencing on the first day of October , 1977, 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 September . 2007.

NOT, KNOT 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 tract of land with all improvements thereon, situate, lying, and being in the State of South Carolina, County of Greenville, containing 5.68 acres, more or less, as shown on a plat of "Property of Dexter D. Busching" prepared by Terry T. Dill, RLS, on December 5, 1972, being recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 4 Y at Page 16, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin in the center of Terry Creek Road and running thence N. 61-50 E. 387 feet to an iron pin; thence S. 21-46 E. 60 feet to an iron pin; thence S. 73-38 E. 400 feet to an old iron pin in Panther Creek; thence along said Creek as the line as follows: S. 77-25 E. 80 feet, S. 33-18 E. 55 feet, S. 64-20 W. 64 feet to an iron pin; thence S. 59-00 W. 640 feet to center of Terry Creek Road; thence along the center of said Road N. 31-30 W. 475 feet to the point of beginning.

This is the same property as that conveyed to the Mortgagor by deed of Conrad I. Frey and Jessie J. Frey dated August 19, 1977, and recorded in the R. M. C. Office for Greenville County.

The mailing address of the Mortgagee is P. O. Box 10007, Federal Station, Greenville, South Carolina 29603.

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 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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THE SECOND