SOUTH CAROLINA FHA FORM NO. 21754 Rein Seiten ter 1976.

MORTGAGE

new to four-tensity provides by the National Housing Acts

STATE OF SOUTH CAROLINA, COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: That we, Thomas M. Neely

and Janet B. Neely

, a corporation

Greenville, S. C.

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

WHEREAS, the Mortgagor is well and truly indebted unto

PANSTONE MORTGAGE SERVICE, INC.

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 berewith, the terms of which are incorporated herein by reference, in the principal sum of Twenty-seven thousand nine hundred), with interest from date at the rate

- - - - - - - - - - - - Dollars (\$ 27,900.00) as Eight and one-half and interest being payable at the office of

T) per annum until paid, said principal per centum (8.5 PANSTONE MORTGAGE SERVICE, INC.,

P. O. Box 54098

in Atlanta, Georgia

or at such other place as the helder of the note may designate in writing, in monthly installments of Two hundred fourteen and 55/100 - - - - - - - Dollar (\$ 214.55)

. 19 78, and on the first day of each month thereafter until commencing on the first day of January the principal and interest are fully gaid, except that the final payment of principal and interest, if not sooner paid. shall be due and payable on the first day of December, 2007

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 scaling 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: being shown and designated as Lot 17 on a Plat of BROOKFOREST, Block C, recorded in the RMC Office for Greenville County in PLat Book BB, at Page 41. Said Lot fronts 75.0 feet on the eastern side of Fairmont Avenue; runs back to a depth of 155.6 feet on its northern boundary; runs back to a depth of 151.4 feet on its southern boundary, and has an aggregate of 105.3 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of Jack Lamar Holcomb, dated NOvember 18, 1977, to be recorded simultaneously 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 tents, issues, and profits which may arise or be had therefrom. and including all beating, journing, and lighting fixtures and equipment now or bereafter 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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