MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

2 gary R. WATKINS TO ALL WHOM THESE PRESENTS MAY CONCERN:

BONNIE STANKIRSLEY

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 . hereinafter

organized and existing under the laws of 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 NINETEEN THOUSAND FIFTY AND NO/100 ----- Dollars (\$19,050.00)

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), with interest from date at the rate of EIGHT AND THREE-FOURTHS per centum (8 3/4 🐴) per annum until paid, said principal and interest being payable at the office of PANSTONE MORTGAGE SERVICE, INC., 1011 W. PEACHTREE STREET, N.W. in P.O. BOX 54098, ATLANTA, GEORGIA 30308 or at such other place as the holder of the note may designate in writing, in monthly installments of ONE . 19 78, and on the first day of each month thereafter until commencing on the first day of JUNE 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 MAY, 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 situated on the Southeast side of East North Street in the City of Greenville, Greenville County, S. C., being shown as Lot 35 on plat of property of Overbrook Land Company made by H. C. Jones, Engineer, September 17, 1913, recorded in the R.M.C. Office for Greenville County in Plat Book "E", pages 250-252 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeast side of East North Street at the corner of Lots 36 which point is 83.8 feet West from the Southwest corner of the intersection of Balsom Road and running thence along the line of Lot 36, South 25-08 E. 160.4 feet to an iron pin at the rear corner on said lot on the North side of a 10 foot alley; thence along the North side of said alley S. 64-59 W. 64 feet to an iron pin at rear corner of Lot 34; thence along the line of that lot N. 30-33 W. 167.2 feet to corner of said lot on the Southeast side of East North Street; thence along the line of said East North Street N. 69-15 E. 80 feet to the beginning corner.

Derivation: Deed Book 1018, Page 98 -- Gary R. Watkins 4/28/78

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 Čto 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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