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 STANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN:

JONATHAN E. ROCHESTER and TERESA C. ROCHESTER of Greenville, South Carolina , hereinafter 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 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 EIGHTEEN THOUSAND AND NO/100 -----of Eight and Three-Fourths per centum (8.75 %) per annum until paid, said principal

and interest being payable at the office of PANSTONE MORTGAGE SERVICE, INC.

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 piece, parcel or lot of land in Gantt Township, County and State aforesaid, known and designated as Lot No. 75 according to plat of property of Woodfields, Inc., a subdivision located on the Southwest side of the Augusta Road, having the following metes and bounds, according to plat made by Dalton & Neves, Engrs., March 1947, recorded in the RMC Office for Greenville County in Plat Book "S", at Page 7.

BEGINNING at an iron pin on the northwest side of the Ridgeway Drive, joint front corner of Lot No. 74 and running thence along Ridgeway Drive N. 44-09 East 70 feet to iron pin, joint front corner of Lot 76; thence with line of Lot No. 76, N. 45-51 West 224.1 feet to an iron pin; thence S. 40-50 West 70 feet to an iron pin, joint rear corner of Lot 74; thence with line of Lot No. 74, S. 45-51 East 219.5 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Alma T. Martin, dated May 11, 1978, which deed is of record in the Office of the R.M.C. for Greenville County, South Carolina in Deed Book 1079 at Page 6/...

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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