MORTGAGE

This form is used in connection with mortgages insured under the once to four-lamily provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WONG EDWARD JACKSON AND DEBRA ANN REID

Greenville, South Carolina

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

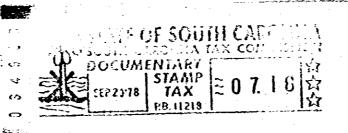
WHEREAS, the Mortgagor is well and truly indebted unto PANSTONE MORTGAGE SERVICE, INC.

, 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 Seventeen Thousand Nine Hundred and No/100-------Dollars (\$ 17,900.00), with interest from date at the rate %) per annum until paid, said principal per centum (9-1/2of nine and one-half and interest being payable at the office of Panstone Mortgage Service, Inc. P.O. Box 54098 in Atlanta, Georgia 30308 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Fifty and 54/100----- Dollars (\$ 150.54 , 1978 , and on the first day of each month thereafter until commencing on the first day of November 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 October, 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: City of Greenville, located on the northern side of Pacific Avenue, being known and designated as Lot 320 on plat of PLEASANT VALLEY, said plat recorded in the R.M.C. Office for Greenville County in Plat Book P, Page 114 and having, according to a more recent survey prepared by Carolina Surveying Company entitled "Property of Wong Edward Jackson and Debra Ann Reid" recorded in the R.M.C. Office for Greenville County in Plat Book 67, Page 62, such metes and bounds as shown thereon. Said lot fronts 57.3 feet on the northern side of Pacific Avenue and runs back to a depth of 147 feet on the western side and runs 16.6 feet across the rear of the property and on the eastern side of the property runs back to a depth of 27.4 feet and continues on the eastern side an additional 136.2 feet.

This is the same property conveyed to the mortgagors by deed of S-J-S Realty recorded in the R.M.C. Office for Greenville County on September 20, 1978, in Deed Book 1088, Page 137.



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, o 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 N 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 Uthe 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 So maturity; provided. however, that written notice of an intention to exercise such privilege is given at least thirty $\mathbf{\Omega}(30)$ days prior to prepayment.

FHA-2175M (1-78)