MORTGAGE

This form is used in connection with mortgages insured ender the ones, to four-tainly provision of the National Housing A. t.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JOSEPH B. BEEKS AND RHONDA J. BEEKS

of

, a corporation

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

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

NOV. KNOW ALL MIN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 located in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 75 of Pecan Terrace, according to a plat recorded in the R.M.C. Office for Greenville County in Plat Book GG at Page 9, and having, according to a more recent plat entitled "Property of Joseph B. Beeks and Rhonda J. Beeks" by Freeland and Associates, dated October 3, 1978, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western edge of Rocky Knoll Drive at the joint front corner of Lots 74 and 75 and running thence with the line of Lot 74, S. 64-34 W. 150 feet to an iron pin; thence N. 25-26 W. 70 feet to an iron pin at the joint rear corner of Lots 75 and 76; thence with the line of Lot 76, N. 64-34 E. 150 feet to an iron pin on the Western edge of Rocky Knoll Drive; thence with Rocky Knoll Drive, S. 25-26 E. 70 feet to an iron pin, the point of beginning.

BEING the same property conveyed to the Mortgagors herein by deed of Glenn G. Holliday and Imogene Y. Holliday, said deed being dated of even date and recorded in the R.M.C. Office for Greenville County in Deed Book of at Page 345.

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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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