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Mortgagee's Address:

P. O. Box 87269

College Park, Georgia

State of South Carolina, County of Greenville

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Bobby L. Frady and Nancy J. Frady

Greenville County, S. C.

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

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, a corporation

WHEREAS, the Mortgager is well and truly indebted unto 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 (53) 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, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot 75 of Sunny Slopes Subdivision, Section One, according to a plat prepared of said subdivision by C. O. Riddle, Surveyor, February 8, 1971, and recorded in the RMC Office for Greenville County, S.C. in Plat Book 4R, at Page 3, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Barclay Drive at the joint front corner of Lots Nos. 74 and 75 and running thence with the line of Lot No. 74 N. 36-42 W. 150 feet to an iron pin in the line of Lot No. 83; thence with the line of Lot No. 83 N. 47-43 E. 48.7 feet to an iron pin at the joint rear corner of Lots Nos. 75, 76, 82 and 83; thence with the line of Lot No. 76 S. 66-13 E. 147.8 feet to an iron pin on the northwestern side of Barclay Drive at the joint front corner of Lots Nos. 75 and 76; thence with the northwestern side of Barclay Drive the following courses and distances: \$. 33-18 W. 60 feet to an iron pin; \$. 47-01 W. 52.3 feet to an iron pin; \$. 53-18 W. 13 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Douglas H. Perry and Melinda S. Perry, dated May 11, 1979, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1102, at Page 397 en May 14, 1979.

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 Mortgagoe 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 an interest on the indebtedness evidenced by the said note, at the times and in the manner herein 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.

HUD-92175M (1-79)

Replaces Form FHA-217551, which is Obsolete

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