

MORTGAGE

1419
This mortgage is subject to the provisions of the National Automated Clearing House Association (NACHA) Standard Remittance Advice (RA) Format, Version 3.0, dated 11/14/01.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN: Moses McKinney and Florie McKinney

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 Atlanta, Georgia
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 **Sixteen Thousand One Hundred Fifty and 00/100** ----- Dollars (\$16,150.00) -----, with interest from date at the rate of **eight and one-half** ----- per centum **8 1/2** ----- per annum until paid, said principal and interest being payable at the office of **Panstone Mortgage Service, Inc.**
in **Atlanta, Georgia**

or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred Thirty and 17/100** ----- Dollars (\$130.17) -----, commencing on the first day of **February** 19 **78**, and on the first day of each month thereafter until 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 **January, 2003**

NOT KNOWN ALL MEN, That the Mortgagor, in consideration of the at resid 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 Mortgagee in hand well and truly paid by the Mortgagor 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 lot of land, with improvements thereon, lying, being and situated in Greenville County, State of South Carolina, being a portion of Lot 26 as shown on plat for Overbrook Land Company, recorded in Plat Book E, at Pages 251 and 252, and being described as follows:

BEGINNING at an iron pin on the southern side of E. North Street at the joint front corner of the premises herein described and the eastern portion of Lot No. 26 and running with the eastern portion of Lot No. 26 S. 31-46 E. 176.8 feet to an iron pin in the line of Lot No. 24; thence with the line of Lot 24 S. 57-19 W. 61.1 feet to an iron pin at the joint rear corner of the premises herein described and property now or formerly designated as part of Lot No. 25; thence with the line of property now or formerly designated as part of Lot No. 25 the following courses and distances: N. 29-13 W. 57.8 feet to an iron pin; N. 33-33 W. 132.5 feet to an iron pin on the southern side of E. North Street; thence with the southern side of E. North Street N. 69-15 E. 64 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Wigijo Properties, dated December 16, 1977 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1070, at Page 651 on December 30, 1977.

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 whatsoever 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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