

1430-517

SOUTH CAROLINA  
FHA FORM NO. 2175M  
(Rev. September 1976)

**MORTGAGE**  
GREENVILLE CO. S. C.

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

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE } S.S.

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CONNIE O. TANKERSLEY  
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN: I, Pauline Ellington

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc.,  
P. O. Box 54098, Atlanta, Georgia 30308

a corporation organized and existing under the laws of South Carolina 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 Six Hundred Fifty and 00/100----- Dollars (\$17,650.00-----), with interest from date at the rate of eight and three-fourths per centum ( 8-3/4 %) per annum until paid, said principal and interest being payable at the office of Panstone Mortgage Service, Inc. in Greenville, South Carolina

or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Thirty-Eight and 91/100----- Dollars (\$138.91 ), commencing on the first day of June , 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 May, 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:

ALL that piece, parcel or lot of land, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the northern side of Potomac Avenue and being known and designated as Lot No. 195 and part of Lot No. 194 on a plat of PLEASANT VALLEY Subdivision, recorded in the R.M.C. Office for Greenville County in Plat Book EE at Page 5, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Potomac Avenue, joint front corner of Lots 1 and 195 and running thence N. 00-08 W. 160 feet to an iron pin; running thence N. 89-52 E. 90 feet to an iron pin; running thence S. 00-08 E. 160 feet to an iron pin on the northern side of Potomac Avenue; running thence along the northern side of Potomac Avenue, S. 89-52 W. 90 feet to the point of beginning.

THIS is the same property as conveyed to the Mortgagor by deed of Melvin E. Cummings and Wanda K. Cummings and being recorded in the R.M.C. Office for Greenville County on May 1, 1978 in Deed Book 1678 at Page 178 .

The Address of the Mortgagee is: P. O. Box 54098, Atlanta, Georgia 30308

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 repayment.

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