

FROM CHARLES

GREENVILLE CO. S.C.

JUN 9 4 15 PM '77

BOOK 1400 PAGE 536

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

MORTGAGE

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

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ray Manigault and Hortense Gary

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

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc.

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a corporation organized and existing under the laws 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 Twenty-Two Thousand One Hundred Fifty Dollars (\$ 22,150.00), with interest from date at the rate of eight per centum (8 %) 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 Sixty-Two and 58/100 Dollars (\$ 162.58), commencing on the first day of July, 1977, 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 June, 2007

NOT, 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 lot of land with the buildings and improvements thereon, situate on the Southwest side of West Dorchester Boulevard, near the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 178 on plat of Section 1 and 2 of Belle Meade Subdivision, made by Piedmont Engineering Service, June 1954, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book EE, pages 116 and 117, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southwest side of West Dorchester Boulevard, at Joint front corner of Lots 177 and 178, and runs thence along the line of Lot 177, S 59 - 15 W. 150.7 feet to an iron pin; thence N. 35 - 05 W. 59 feet to an iron pin; thence with the line of Lot 179, N. 54-55 E. 150 feet to an iron pin on the Southwest side of West Dorchester Boulevard; thence along West Dorchester Boulevard S. 35 - 05 E. 57.7 feet to an iron pin; thence still along West Dorchester Boulevard, S. 34 - 23 E. 12.3 feet to the beginning corner.

This is the same property conveyed to the mortgagors by Claire Ide Partain Lockaby by deed dated 6-9-77 and recorded 6-9-77 in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1058 at Page 279.

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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