

SOUTH CAROLINA  
 FHS FORM NO. 2175V  
 (REV. 5-27-74)

# MORTGAGE

This instrument is subject to the provisions of the South Carolina Mortgage Act, Chapter 37, of the South Carolina Code of Laws, 1977, and the South Carolina Home Equity Act, Chapter 38, of the South Carolina Code of Laws, 1977.

STATE OF SOUTH CAROLINA,  
 COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Steve I. Lankford

Greenville County, South Carolina

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

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

a corporation organized and existing under the laws of the State 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 **Nineteen Thousand Eight Hundred Fifty and No/100-----** Dollars (\$ 19,850.00) 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 time of **Panstone Mortgage Service, Inc., 1011 W. Peachtree Street, N. W., P. O. Box 54098** in **Atlanta, Georgia 30308** or at such other place as the holder of the note may designate in writing, in monthly installments of **One Hundred Fifty-Two and 65/100-----** Dollars (\$ 152.65 ), commencing on the first day of **February** 1978 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** 2008.

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 those pieces, parcels or lots of land in the County of Greenville, State of South Carolina, situate, lying and being on the southern side of Auburn Circle and being shown and designated as all of Lot No. 117 and a portion of Lot No. 31 on a plat entitled "Property of Steve I. Lankford", prepared by Carolina Surveying Company, dated December 5, 1977, and recorded in the RMC Office for Greenville County in Plat Book 62K at Page 90, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at an iron pin on the southern side of Auburn Circle, joint front corner of Lots 117 and 118 and running thence with the common line of said Lots, S.13-43 E. 148.7 feet to an iron pin; thence S.76-13 W. 25 feet to an iron pin; thence S.09-12 E. 25 feet to an iron pin; thence S.76-13 W. 50 feet to an iron pin; thence N.09-12 W. 25 feet to an iron pin; thence N.13-43 W. 148.8 feet to an iron pin on the southern side of Auburn Circle; thence with said Circle, N.76-17 E. 75 feet to the point of beginning.

The mailing address of the Mortgagee herein is P. O. Box 10007, Federal Station, Greenville, South Carolina 29603.

This is the same property as that conveyed to the Mortgagor herein by deed from Walter A. Alford recorded in the RMC Office for Greenville County on December 7, 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 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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