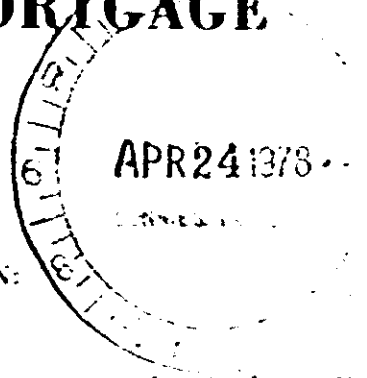


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SOUTH CAROLINA
FHA FORM NO. 2175M
(Rev. September 1976)

MORTGAGE

This form is used in connection with mortgages insured under the new 1.44-family provisions of the National Housing Act.



STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

TO ALL WHOM THESE PRESENTS MAY CONCERN:

THOMAS J. POLLARD

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

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

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 **Thirty-eight Thousand Seven Hundred Fifty and No/100** Dollars (\$38,750.00), with interest from date at the rate of **Eight and three-quarters** per centum (**8 3/4**) per annum until paid, said principal and interest being payable at the office of Panstone Mortgage Service, Inc., 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 **Three Hundred Four and 96/100** Dollars (\$ 304.96), 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

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 State of South Carolina:

All that certain piece, parcel or lot of land with the improvements thereon, situate, lying and being on the Western side of Holmes Drive in the City of Greenville, County of Greenville, State of South Carolina and being shown and delineated as LOT NO. 87 on a plat of Central Development Corporation made by Dalton & Neves, Engineers, dated October 1951 and recorded in the office of the RMC for Greenville County in Plat Book Y at page 148, said plat also being recorded in Plat Book "BB" at pages 22 and 23 and also shown on a plat of property of Thomas J. Pollard by Webb Surveying and Mapping Co., dated April 6, 1978 and to be recorded. Said property having the following metes and bounds, to-wit: Beginning at an iron pin on the Western side of Holmes Drive, joint front corner of Lots 86 and 87 and running thence along the joint line of Lot 86 N 61-22 W for a distance of One Hundred Fifty-nine (159') feet to an iron pin; thence turning and running along the joint line of Lots 85 and 87 S 11-45 W for a distance of Ninety-two and four-tenths (92.4') feet to an iron pin; thence turning and running along the joint line of Lots 87 and 88 S 66-58 E for a distance of One Hundred Thirty-six (136') feet to an iron pin on the Western right of way of Holmes Drive; thence turning and running along the right of way of the said Holmes Drive N 26-28 E Seventy-five (75') feet to the point of beginning; be all the said measurements a little more or less. This being the identical property heretofore conveyed to the mortgagor herein by deed of Edward D. Barnhill and Nora G. Barnhill by deed dated April _____, 1978 and to be recorded on even date herewith

Address of mortgagee: 1011 West Peach Tree Street, N.W. P.O. Box 54098, Atlanta GA. 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 prepayment.

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