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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

This form is approved by the Department of Housing and Urban Development for use in connection with mortgages insured under the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: JEFFREY L. MOSS AND BEVERLY G. MOSS

---------- of
GREENVILLE COUNTY, SOUTH CAROLINA, 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 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 TWENTY EIGHT THOUSAND EIGHT HUNDRED FIFTY AND NO/100----------Dollars ($ 28,850.00----), 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 ATLANTA, GEORGIA---------- or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED TWENTY SEVEN AND 05/100----------Dollars ($ 227.05-----), 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 certain piece, parcel or lot of land in the County of Greenville, State of South Carolina, shown and designated as Lot No. 140 of Chestnut Hills Subdivision, as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book GG, Page 35, and a more recent plat of Jeffrey L. Moss and Beverly G. Moss as recorded in the RMC Office for Greenville County in Plat Book 6-O, Page 60, prepared by Richard Wooten Land Surveying dated April 21, 1978, and having according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sequoia Drive at the joint front corner of Lots 140 and 141 and running thence with the common line of said Lots S. 9-04 W., 157.3 feet to an iron pin, joint rear corner of said Lots; running thence along the rear of Lot 140 N. 88-18 W., 76.0 feet to an iron pin, joint rear corner of Lots 139 and 140; running thence with the common line of said Lots N. 10-56 E., 171.3 feet to an iron pin, joint front corner of said Lots on Sequoia Drive; running thence with said Drive S. 77-34 E., 70.0 feet to an iron pin, being the point of beginning.

This is the identical property conveyed to the mortgagors by deed of Jackie T. Foster to be recorded of even date herewith.

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.

1429 PAGE 343
O-60 PAGE 60
4328 RV-2