

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: Ervin L. Andrews and Mattie M. Andrews,
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 in-
corporated herein by reference, in the principal sum of Twenty Two Thousand Seven Hundred and 00/100
Dollars (\$ 22,700.00), with interest from date at the rate
of nine and one-half per centum (9.5 %) 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 One
Hundred Ninety and 91/100 Dollars (\$ 190.91),
commencing on the first day of December, 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 November, 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 Mort-
gagor 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 State of South Carolina, County
of Greenville, known and designated as Lot No. 93 on Plat of property of Larry P.
Norwood and Shirley G. Norwood, prepared by Campbell and Clarkson Surveyors, and having
according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Lavern Circle at the joint front
corner of Lots Nos. 93 and 94 and running thence with line of Lot No. 94, S. 39-33
E. 200.3 feet to an iron pin; thence S. 83-08 W. 180 feet to an iron pin at the joint
rear corner with Lots Nos. 92 and 93; thence with the line of Lot No. 92, N. 0-36 E.
153.1 feet to an iron pin on the southern side of Laverne Circle; thence with the
curve of said circle, the chord of which is S. 61-17 E. 10 feet to an iron pin; thence
still with the curve of said circle, the chord of which is N. 55-51 E. 49.3 feet to
the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from the
Secretary of Housing and Urban Development recorded in the R.M.C. Office for Greenville
County on October 30, 1978.

Panstone Mortgage Service, Inc.
P. O. Box 54098
Atlanta, Georgia 30308

RECORDED
STATE TAX
23129

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 ab-
solute, 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 for-
ever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all per-
sons 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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