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GREENVILLE CO. S. C.
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GRACIE BURTON WILKINS
R.M.C.

MORTGAGE

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: JAMES S. RAMSEY and RHONDA R. RAMSEY

, hereinafter called the Mortgagor, sending greetings:

WHEREAS, the Mortgagor is well and truly indebted unto The Kissell Company
30 Warder Street
Springfield, Ohio 45501

a corporation organized and existing under the laws of Ohio, 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-seven Thousand Two Hundred and No/100 ---------- Dollars ($ 27,200.00), with interest from date at the rate of nine and one-half per centum (9 1/2 %) per annum, until paid, said principal and interest being payable at the office of The Kissell Company in Springfield, Ohio or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Twenty-eight and 71/100---------- Dollars ($ 228.71), commencing on the first day of March, 19 79, 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 February, 2009.

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 piece, parcel or lot of land together with buildings and improvements, situate, lying and being at the Southeastern corner of the intersection of Kenmore Drive with Saville Court, in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 147 on a plat of ROCKVALE, Sec. 2 made by J. Mac Richardson, Surveyor, dated July, 1959, and recorded in the RMC Office for Greenville County, S. C., in Plat Book QQ, page 109, and being further shown as property of James S. Ramsey and Rhonda R. Ramsey on plat prepared by Carolina Surveying Co. dated January 23, 1979, recorded in the RMC Office for Greenville County, S. C., in Plat Book 62, page 21, reference to said more recent plat craved for metes and bounds thereof.

This is the identical property conveyed to the mortgagors herein by deed of Edward D. Cothran and Brenda F. Cothran to be recorded herewith.

DOCUMENTARY STAMP TAX 10.80

DOCUMENTARY STAMP TAX 00.08

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any wise 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 advance in any 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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