GREERVILLE CO. S. C.

Max 1453 FACE 340

This 1994 1456 FACE 79

Authority and a mount of the first of the National III using Act

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

OGRHIE S. TANKERSLEY

Mortgagee's Address: 30 Warder Street Springfield, Ohio 45501

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greer, South Carolina Charles P. Garrett and Doris Ann Garrett of hereinalter called the Mortgagor, send(s) greetings:

WHI REAS, the Mortgagor is well and truly indebted unto The Kissell Company

a corporation the state of Ohio organized and existing under the laws of . 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 Nine Hundred Fifty and No/100-----Collars (\$19,950.00)), with interest from date at the rate 9 1/2 %) per annum until paid, said principal per centum (of Nine and one-half and interest being payable at the effice of The Kissell Company, 30 Warder Street, Springfield, 0hio 45501 or at such other place as the helper of the note may designate in writing, in monthly installments of One Hundred . 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 January, 2009.

NOW, KNOW ALL MEN. That the Mortgager, in consideration of the afreesaid debt and for better securing the payment thereof to the Mortgager, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgager in hand well and truly paid by the Mortgager at and before the scaling and delivery of these presents, the

recorpt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does

erant, largain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville.

State of South Cirolina.

All that piece, parcel or lot of land in Chick Springs Township, County of Greenville, State of South Carolina, located in the City of Greer, on Connectucut Avenue, and being more particularly described as Lot No. 173 on a plat of property entitled "Subdivision of Greer Mill Village, Greer, S. C." made by Dalton & Neves, January, 1951, revised July 1952, recorded in the RMC Office for Greenville County, in Plat Book GG, Page 15, reference to said plat being hereby craved for the metes and bounds description. This being the same property conveyed to Mortgagor by

"" This being the same property conveyed to Mortgagor by deed dated August 24 , 1977 , recorded in the RMC Office for Greenville County , South Carolina in Deed Book 1064 Page 339.

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, plenting, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate berein described.

TO HAVE AND TO HOLD, all and simpular 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and acroes 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 anomal equal to one or note monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity, provided, forever, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

FHA 2175M (1-78)

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