

FILED
GREENVILLE CO. S. C.

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MORTGAGE

1466-100
This form is used in connection with mortgages insured under the new four-family provisions of the National Housing Act.

DONNIE S. TANKERSLEY
STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Benjamin Thomas and Erma R. Thomas

of Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

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

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-two Thousand Two Hundred and No/100----- Dollars (\$ 22,200.00), with interest from date at the rate of ten per centum (10 %) per annum until paid, said principal and interest being payable at the office of The Kissell Company, 30 Warder Street in Springfield, Ohio 45501 or at such other place as the holder of the note may designate in writing, in monthly installments of One Hundred Ninety-four and 92/100----- Dollars (\$ 194.92), commencing on the first day of July, 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 June, 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 all buildings and improvements, situate, lying and being on the northeastern side of Cliffwood Court, in the Town of Fountain Inn, Greenville County, South Carolina, being shown and designated as Lot No. 31 on a plat of a REVISION OF STONEWOOD, made by Dalton and Neves, Engineers, dated January, 1970, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-F, at page 16, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Cliffwood Court, 159.9 feet from Brookwood Drive, and running thence with the common lot of Lots 30 and 31, N. 29-21 E. 177.7 feet to a point, joint rear corner of said lots; thence with the rear line of Lot 31, N. 60-27 W. 290 feet to a point, joint rear corner of Lots 31 and 32; thence with the common line of said lots S. 26-43 E. 271.5 feet to a point on Cliffwood Court; thence with the curve of Cliffwood Court the chord of which is S. 38-03 E. 70 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Patricia Roberts Harris, Secretary of Housing and Urban Development of Washington, D. C., dated April 26, 1979, recorded 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.

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