

Kissell Co.  
P.O. Box 34099P  
Pittsburg, P.A. 15264

K#288737-0

FILED  
**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:

DEED BOOK 1525 PH '80  
SHERSLEY

1525 PH 805

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James E. Cheeks and Varapasri J. Phenpimon  
Greenville, South Carolina

of  
, hereinafter called the Mortgagor, send(s) greetings:

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

, a corporation  
, hereinafter  
organized and existing under the laws of the State of Ohio  
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 Thirty-Nine Thousand Nine Hundred and No/100-----  
-----Dollars (\$ 39,900.00 ),

with interest from date at the rate of Thirteen and One-Half per centum ( 13.50 %)  
per annum until paid, said principal and interest being payable at the office of Kissell Company  
in Springfield, Ohio  
or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Fifty-  
Six and 86/100-----Dollars (\$ 456.86 ),  
commencing on the first day of January , 19 80, and on the first day of each month thereafter until the prin-  
cipal 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 December, 2010

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, bar-  
gained, 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, lying and being situate in the City  
of Greenville, County of Greenville, State of South Carolina, on the southern  
side of Lowndes Hill Road, being shown and designated as Lot No. 1 on plat  
entitled "Property of James E. Cheeks and Varapasri J. Phenpimon" as recorded  
in Plat Book 89 at Page 9, in the RMC Office for Greenville County,  
and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Lowndes Hill Road, said  
pin being at the intersection of Woodlark Street and Lowndes Hill Road,  
running thence S. 89-51 E. 174.4 feet to an iron pin; thence S. 0-30 E.  
149.9 feet to an iron pin; thence S. 74-58 W. 91.8 feet to an iron pin;  
thence N. 33-50 W. 28.1 feet to an iron pin; thence N. 29-51 W. 147.0 feet  
to an iron pin; thence N. 4-21 E. 23.5 feet to an iron pin, the point of  
beginning.

THIS being the same property conveyed to the mortgagors herein by deed of  
John B. Phillips and Evelyn B. Phillips as recorded in Deed Book 1137 at  
Page 981, in the RMC Office for Greenville County, S.C., on November  
26, 1980.

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 encum-  
brances 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 an interest on the indebtedness evidenced by the said note, at the times and in the  
manner herein 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.