

**MORTGAGE**

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

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STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Ronald M. White and Shirley White

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

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

organized and existing under the laws of Ohio, a corporation 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 eight thousand four hundred and 00/100 Dollars (\$ 28,400.00 ),

with interest from date at the rate of thirteen and one-half per centum ( 13.5 %) 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 Three hundred twenty five and 18/100 Dollars (\$ 325.18 ), commencing on the first day of January, 1981, 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 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, 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 lot of land with the buildings and improvements thereon, situate on the Northwest side of West Dorchester Blvd. (formerly known as West Belle Meade Blvd.) near the City of Greenville in Greenville County, South Carolina, being shown as Lot No. 105 on plat of Section 1 and 2 of Belle Meade, recorded in the RMC Office of Greenville County, South Carolina, in Plat Book EE at Page 116 and 117 (Also recorded in Plat Book GG, at page 67) and having according to said plats the following metes and bounds to wit:

Beginning at an iron pin on the Northwest side of West Dorchester Blvd. at the joint front corner of Lots 104 and 105 and runs thence along the line of Lot 104 N. 46-54 W. 177.5 feet to an iron pin; thence S. 57-42 W. 68.4 feet to an iron pin; thence along the line of Lot 106, S. 45-41 E. 195.6 feet to an iron pin on the Northwest side of Dorchester Blvd; thence along West Dorchester Blvd., N. 43-06 E. 70 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Wanda S. Alexander dated December 1, 1980 and recorded in the RMC Office of Greenville County in Deed Book 1138 at Page 230.

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP  
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Together with all and singular the rights, members, hereditaments, and 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 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.

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