MORTGAGE

STATE OF SOUTH CAROLINA,

This function used in a month of accent of air-family provisions of the National Housing Act.

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COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: We, Genell S. Cokley, Victoria Sligh and Hozea McCrary

hereinafter called the Mortgagor, send(s) greetings:

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

Greenville, South Carolina

, a corporation , hereinalter Ohio organized and existing under the laws of 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 Forty one thousand three hundred fifty and 00/100 ____ Dollars (\$ 41, 350.00), per centum (13.50 %) with interest from date at the rate of thirteen and one-half per annum until paid, said principal and interest being payable at the office of

in Springfield, Ohio The Kissell Company or at such other place as the holder of the note may designate in writing, in monthly installments of Four hundred ninety nine and 51/100 ----- Dollars (\$ 499.51 commencing on the first day of February HA . 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 sconer paid, shall be due and payable 2001. 19. 18. 6. on the first day of January

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 scaling 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 those certain pieces, parcels or lots of land in a subdivision known as Augusta Terrace, being known and designated as Lots 45 and 46 and part of Lots 33, 34, 35, 36, 37, 38 and 39 of said Augusta Terrace, having according to a survey prepared by Dalton & Neves, Engs. in March, 1930 and redivided in August, 1946, the following metes and bounds:

Beginning at an iron pin, corner of Lots 46 and 47, Old Augusta Road, and running thence S. 29-50 E. 158.9 feet to an iron pin, joint corner of Lots 46 and 47 and 33 and 34; thence N. 59-33 E. 25.4 feet to an iron pin corner of Lot 33; thence S. 30-08 E. 75 feet to an iron pin; thence S. 56-21 W. 173.9 feet to an iron pin; thence N. 28-40 W. 87 feet to an iron pin; thence along Old Augusta Road N. 12-50 E. 215.3 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Nora M. Farmer dated December 13, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1139 at Page 196

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 Mortgagoe 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; practed, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

HUD 92175M (1.79)

Replaces Form FHA-2175M, which is Obsolete