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

600A 1607 PAGE 456

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIAM G. HUGGINS AND ANN G. HUGGINS of Route 1, 104 Hickory Drive, Simpsonville, S. C., 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 the State 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 Thirty Thousand Three Hundred and No/100 Dollars (\$ 30,300.00),

with interest from date at the rate of twelve per centum (12 %) 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 Three Hundred Eleven and 79/100 Dollars (\$ 311.79), commencing on the first day of March, 19 83, 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 February, 2013

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 certain piece, parcel or lot of land, together with the improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, having the following buttings and boundings: beginning at the northernmost point and thence running along the right-of-way of Hickory Drive S51-47-37E for a distance of 199.85 feet to an iron pin, thence running S38-09-56W along Lot No. 22 for a distance of 249.63 feet, being property of Daniel C. Huggins, to an iron pin, thence running N51-55-40W along the properties in part of Margaret F. Bradley and in part by properties of Jimmy O. Bayne, being respectively Lots 27-28 and Lot 26 for a distance of 200.32 feet to an iron pin, thence running N38-16-22E for a distance of 250.10 feet along Lot 24, being the property of Stoney Clyde Huggins to an iron pin, which is the point of beginning. Said property is designated as Lot No. 23 on a plat entitled "Survey and Plat Prepared for William G. and Ann G. Huggins", dated January 17, 1983, and of record in the office of the Clerk of Court for Greenville County in Plat Book Q. H, at page 96. This is the identical property conveyed to the mortgagors by deed of record in Deed Book 1164, at page 740. Grantor, Stoney C. Huggins Mar 31, 1982.

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 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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