

Mortgagee's address:  
P. O. Box 6880  
Greenville, SC 29606

FHA Case No. 461-194069

# MORTGAGE

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

FILED  
GREENVILLE  
SEP 16 10 50 AM '83

BOOK 1025 PAGE 990

STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:  
DONNIE S. CASLEY  
R.M.C.

Richard S. Copeland of  
Greenville, 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 Fifty Nine Thousand Eight Hundred Fifty and No/100----- Dollars (\$ 59,850.00 ).

with interest from date at the rate of Thirteen per centum ( 13 %) 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 Six Hundred Sixty Two and 06/100----- Dollars (\$ 662.06 ), commencing on the first day of November, 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 October, 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 those certain pieces, parcels or lots of land situate, lying and being on the eastern side of Brook Bend Court, in the City of Mauldin, County of Greenville, State of South Carolina, being known and designated as Lots Nos. 39 and 40 on plat entitled "Section No. 1, Holly Springs", dated February 23, 1971 and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4N, at Page 5, and having, according to a more recent survey entitled "Property of Richard S. Copeland", prepared by Carolina Surveying Co. and dated September 15, 1983, the following metes and bounds:

BEGINNING at an iron pin on the eastern side of Brook Bend Court at the joint front corner of Lots Nos. 40 and 41 and running thence with the line of Lot No. 41, S. 71-30 E. 160.0 feet to an iron pin at the joint rear corner of Lots Nos. 40 and 41; thence with the rear line of Lot No. 40, S. 18-38 W. 98.4 feet to an iron pin in the line of Lot No. 39; thence with the line of Lot No. 39, S. 68-30 E. 50 feet to a point near the center of Gilders Creek; thence with the meanders of Gilders Creek as the line, the traverse of which is: S. 15-42 W. 73.3 feet to an iron pin; thence S. 64-31 W. 33.6 feet to an iron pin on the northern side of Lot No. 38; thence with the line of Lot No. 38, N. 66-00 W. 173.6 feet to an iron pin on the eastern side of Brook Bend Court; thence with the eastern side of Brook Bend Court, the following courses and distances: N. 24-00 E. 90.0 feet to an iron pin; thence N. 18-30 E. 90.0 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of (SEE REVERSE SIDE HEREOF) 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 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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