

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

FILED
GREENVILLE
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BY DONNIE S. BANKERSLEY
R.M.C.
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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Kenneth F. Clayton
Greenville County, South Carolina

of
, 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 Twenty Five Thousand Three Hundred Twenty Seven and No/100-----
Dollars (\$ 25,327.00),

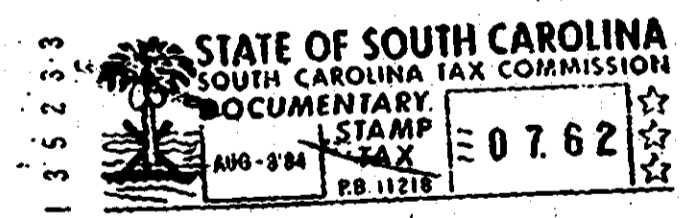
with interest from date at the rate of Fourteen per centum (14.00 %)
per annum until paid, said principal and interest being payable at the office of The Kissell Company, P. O. Box
100991 in Pittsburgh, Pa. 15233-4991
or at such other place as the holder of the note may designate in writing, in monthly installments of Three Hundred and 09/100---
Dollars (\$ 300.09),
commencing on the first day of October, 19 84, 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 September, 2014.

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 piece, parcel or lot of land, with the improvements thereon, situate, lying and
being in or near Greenville, in the County of Greenville, State of South Carolina, and
being more particularly shown and described as Lot No. 2 as shown on plat entitled Subdivision
for Abney Mills, Poinsett Plant, Greenville, South Carolina, made by Pickell & Pickell,
Engineers, Greenville, South Carolina, March 5, 1959, and recorded in the RMC Office for
Greenville County in Plat Book QQ, Page 51 and having metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor by deed of Secretary of Housing
and Urban Development, as recorded in the RMC Office for Greenville County in Deed Book
1215 at Page 675 on June 26, 1984.

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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.