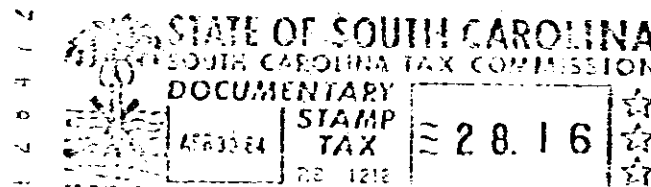


MORTGAGEFHA case # 461-197416
Investor's # 700659-6This form is used in connection
with mortgages insured under the
one- to four-family provisions of
the National Housing Act.STATE OF SOUTH CAROLINA,
COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, JOE S. KELLEY and JANE M. KELLEY

205 Weaver Lane, Simpsonville, S. C. 29681

of
, hereinafter called the Mortgagor, send(s) greetings:WHEREAS, the Mortgagor is well and truly indebted unto INVESTORS SAVINGS AND LOAN ASSOCIATION
508 Monument Avenue., Richmond, VA, 23230, a corporation
, hereinafter
organized and existing under the laws of Virginia
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 SEVENTY THOUSAND THREE HUNDRED NINETY EIGHT & no/100 -----
----- Dollars (\$ 70,398.00),with interest from date at the rate of eleven and one-half ----- per centum (11.5 %)
per annum until paid, said principal and interest being payable at the office of INVESTORS SAVINGS AND LOAN ASSOCIATIONin
or at such other place as the holder of the note may designate in writing, in monthly installments of
SIX HUNDRED NINETY-SEVEN and 16/100 ----- Dollars (\$ 697.16),
commencing on the first day of June , 1984 , and on the first day of each month thereafter until the prin-
cipal 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 May, 2014NOW, 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, bar-
gained, 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 situate, lying and being in Greenville County,
South Carolina, known and designated as Lot No. 53 shown on a plat of the subdivision
of WEDGEFIELD, Section I, recorded in the Office of RMC for Greenville County in
plat book 9-W page 21.This is the same property conveyed to mortgagors by The Fortis Corporation by deed
dated April 27, 1984 to be recorded herewith.Subparagraph 2 (a) and subparagraph 2 (c) (1) of the covenants herein
are hereby deleted and all subsequent references to subparagraph 2 (a)
are deleted.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 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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