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This form is used in connection with mortgages insured under the

once to four-family provisions of the National Housing Act.

GILSTATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

> William M. Martin and Ann H. Martin, TO ALL WHOM THESE PRESENTS MAY CONCERN: Greenville County, South Carolina----, 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 Twenty-nine Thousand Four Hundred Fifty and No/100

Dollars (\$ 29,450.00

per centum (Twelve with interest from date at the rate of 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 Three and 04/100------ Dollars (\$303.04-----), commencing on the first day of July , 1983, 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 June, 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 piece, parcel or lot of land, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, and being known and designated as Lot No. 144 of "Boyce Lawn Addition" according to a plat prepared of said property and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book E, at Page 246, and according to a more recent survey made of said property by R. B. Bruce, R.L.S., the plat of which is recorded in the said R.M.C. Office in Plat Book 4-W, at Page 49, and having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Pettigru Street, joint front corner of Lots Nos. 144 and 143, and running thence with the common line of said lots, S. 24-45 E., 186.5 feet to a point; thence S. 47-16 W. 82 feet to a point; thence N. 15-15 W. 196 feet to a point on the edge of Pettigru Street; thence, running with said street, N. 43-15 E. 50 feet to a point, the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed from Martha G. Williams and Harry L. Edwards, dated April 16, 1981, recorded in the R.M.C. Office for Greenville County, South Carolina, on April 21, 1981, in Deed Book 1146, at Page 671.

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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