## **MORTGAGE**

with mortgages insured under the once to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF DERENYTLLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, DAVID R. YOUNG & JIMMIE LEE YOUNG

Greenville, South Carolina.

, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

, a corporation 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 SEVEN THOUSAND, TWO HUNDRED AND NO/100----- Dollars (\$ 27,200.00

%) 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, in Springfield, Ohio, 45501, at 30 Warder Street or at such other place as the holder of the note may designate in writing, in monthly installments of TWO HUNDRED , 19 , and on the first day of each month thereafter until the princommencing on the first day of 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 JULY, 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 State of South Carolina:

ALL that piece, parcel, or lot of land with the buildings and improvements thereon, in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as a portion of Lot No. 203 and a portion of Lot No. 204, Augusta Road Ranches, a Plat of which is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book M, at Page 47, and having, according to a survey thereof recorded in said RMC Office, in Plat Book 4M, at Page 103, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Western side of Old Augusta Road at the joint front corner of Lots Nos. 202 and 203, and running thence with the joint line of said Lots S. 89-47 W. 135.4 feet to an iron pin; thence S. 0-13 E. 112 feet to an iron pin on the Northern side of Gatling Avenue; thence with the Northern side of Gatling Avenue, N. 89-47 E. 113.7 feet to an iron pin; thence with the curve of the intersection of Gatling Avenue and Old Augusta Road, the chord of which is N. 43-55 E. 34.8 feet to an iron pin on the Western side of Old Augusta Road; thence with the Western side of Old Augusta Road, N. 1-58 W. 87 feet to the POINT OF BEGINNING.

This is the identical property conveyed to the Mortgagors herein by Deed of James Edward Cheeks, Jr., dated July 1, 1983, and recorded in the RMC Office for Greenville County, S.C. in Deed Book //9/, at Page 70 k, on July 5, 1983, at 8,52 o'clock, <u>А.</u>.М.

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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