ge.

MORTGAGE

800×1506 FAGE 411

This form is used in correction ne- to four-family provisions of the National Housing Act.

... ERSLEY STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

organized and existing under the laws of

FHA 461-174426-203B Kissell Loan No. 279467-5

TO ALL WHOM THESE PRESENTS MAY CONCERN:

That we, KEVIN E. CRIBBS

and DEBORAH J. CRIBBS

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

THE KISSELL COMPANY

, a corporation

, hereinafter the State of Ohio 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 THIRTY-SIX THOUSAND SIX HUNDRED

Dollars (S 36,600.00),

%)

CARLES OF THE REAL PROPERTY.

per centum (Eight 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

Springfield, Ohio 45501 in 30 Warder Street or at such other place as the holder of the note may designate in writing, in monthly installments of

268.56 Two hundred sixty-eight and 56/100 Dollars (\$, 19 80 , and on the first day of each month thereafter until the princommencing on the first day of August 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, 2010

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: being shown and designated as Lot 12 on a Plat of CLEARVIEW ACRES, RECORDED in the RMC Office for Greenville County in Plat Book MM, at Page 168. Said Lot fronts 100.0 feet on the northern side of Clearview Circle; runs back to a uniform depth of 175.0 feet, and has 100.0 feet across the rear.

This is the same property conveyed to the Mortgagors herein by deed of Louis Charles Heaston, Jr., dated June 27, 1980, to be recorded simultaneously herewith.

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 Mortgagoe 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.

HUD-92175M (1-79)