GADDY & DAVENPORT CAP.

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BOX 10261

CREENVILLE, S. C. 29603

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

The Kissell Company

30 Marder Street

Springfield, Ohio 45501

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville, South Carolina

H. RALPH ANDERSON,

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

WHEREAS, the Mortgagor is well and truly indebted unto The Kissell Company,

commencing on the first day of June ,1982, 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 May, 2012.

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 certain piece, parcel or lot of land situate at the southeastern corner of the intersection of South Carolina Highway 14 and a county road in Austin Township, Greenville County, State of South Carolina, being shown and designated as Lot 4 on a plat of Samuel Townes Holland, recorded in Plat Book MM, at Page 192, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Highway 14 at the joint front corner of tracts 3 and 4 and running thence with the line of tract 3, S. 39-48 E. 193.8 feet to pin at corner of tract 5; thence with line of tract 5, N. 45-17 E. 184 feet to a pin on county road; thence with the western side of said county road, N. 39-48 W. 453.5 feet to pin; thence S. 20 W. 39 feet to pin on Highway 14; thence with the eastern side of said Highway 14, S. 14-06 E. 200 feet to pin; thence S. 06 E. 98.5 feet to the point of BEGINNING.

This is the identical property conveyed to H. Ralph Anderson by deed of Marion W. Chandler dated June 26, 1981, and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1150 Page 692, on June 26, 1981.

DOCUMENTARY

APRILIE 20, 00

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident are consecutiving, and all of the rapts issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and

or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and this 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.

HUD-92175M (1-79)