Address of Mortgagee: 30 Warder Street Springfield, Ohio 45501

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, B 32 PH '82 COUNTY OF GREENVILLE SS:

300x1571 PAGE313

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Greenville

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

WHEREAS, the Mortgagor is well and truly indebted unto

The Kissell Company

Kendall C. McKinney and Dianne H. McKinney

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

Forty Seven Thousand Nine Hundred Fifty and No/100

Dollars (\$ 47,950.00

λ,

with interest from date at the rate of Fifteen and One-Half per centum (15½ per annum until paid, said principal and interest being payable at the office of The Kissell Company in Springfield, Ohio

in Springfield, Ohio

or at such other place as the holder of the note may designate in writing, in monthly installments of

Six Hundred Twenty Five and 75/100

Dollars (\$ 625.75
),

commencing on the first day of July

, 19 82, 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, 2012

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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, lying, and being in the City of Greenville, County of Greenville, State of South Carolina, and being known and designated as parts of Lots 6, 7, and 8, Hillcrest Circle, the plat of which is recorded in the R.M.C. Office of Greenville County, South Carolina, in Plat Book H, at Page 129, and according to a more recent survey prepared of said property by Freeland and Associates, June 22, 1976, and which said plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5-U, at Page 62, having the following courses and distances, to-wit:

BEGINNING at an old iron pin on the edge of East Hillcrest Drive, and which said point is 171 feet north of the intersection of East Hillcrest Drive and Hillcrest Circle and running thence with East Hillcrest Drive, N. 38-30 W. 37 feet to a new iron pin on the edge of East Hillcrest Drive; thence continuing to run with the edge of said Drive, N. 31-54 W. 16 feet to an old iron pin in the line with Lot 8; thence, N. 44-04 E. 152.2 feet to an old iron pin; thence, S. 31-54 E. 56 feet to an old iron pin; thence, S. 46-10 E. 3 feet to an old iron pin, joint corner with Lot 6; thence running with the common line with Lot 6, S. 46-00 W. 146.8 feet to an iron pin on the edge of East Hillcrest Drive, the point of beginning.

The within property is the identical property conveyed to the Mortgagors herein by C. Houston Childress, III and Donna M. Robbins Childress (formerly Donna M. Robbins), by deed of even date herewith and which said deed is being recorded simultaneously with the recording of the within instrument.

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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