

FILED
GREENVILLE CO. S. C.
JUN 22 10 09 AM '79
DONNIE S. TANKERSLEY
R.M.C. SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

K# 262198-5
FHA# 461-164433-203(b)

TO ALL WHOM THESE PRESENTS MAY CONCERN:

TIMOTHY L. CHEW AND SUSAN L. CHEW of Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

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

, a corporation organized and existing under the laws 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 Five Hundred and No/100** Dollars (\$ **27,500.00**), with interest from date at the rate of **Ten** per centum (**10** %) 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 **Two Hundred Forty-One and 45/100** Dollars (\$ **241.45**), commencing on the first day of **August**, 1979, 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 **July, 2009**.

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 with all improvements thereon situate, lying and being in Greenville Township, Greenville County, State of South Carolina, being known and designated as Lot No. 23 on plat of Westview Heights as revised by Dalton & Neves Co., Engineers, said plat being recorded in the R.M.C. Office for Greenville County in Plat Book G at page 33, and being more fully shown on plat entitled "Property of Timothy L. Chew and Susan L. Chew" prepared by Dalton & Neves Co., Engineers, dated June 1979 as having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern corner of Hill Street and Crestone Drive (formerly King Street) and running with Crestone Drive S. 46-34 E. 75 feet to an iron pin; thence turning S. 43-30 W. 150 feet to an iron pin in the line of Lot 54; thence N. 46-34 W. 75 feet to an iron pin on Hill Street, joint corner of Lots No. 53 and 23; thence with said Hill Street, N. 43-30 E. 150 feet to an iron pin at the intersection of Hill Street and Crestone Drive, the point of beginning.

Subject to all easements, restrictions and rights-of-way affecting the above described property, and being the identical property conveyed to the Mortgagors herein by deed of Hazel Hickman Callaham dated and recorded even date herewith in the R.M.C. Office for Greenville County in Deed Book 1105 at page 284. 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 and interest on the indebtedness evidenced by the said note, at the times and in the manner therein 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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