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

, a corporation

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: That We, Joseph M. Washington and Margaret M. Washington

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

WHFREAS, the Mortgagor is well and truly indebted unto The Kissell Company, 30 Warder Street, Springfield, Ohio 45501

Ohio organized and existing under the laws of 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 Nine Hundred Fifty Dollars (\$27,950.00)), with interest from date at the rate %) per annum until paid, said principal per centum (10 of 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-five and 40/100 -----Dollars (\$ 245.40 , 1979, and on the first day of each month thereafter until commencing on the first day of October the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid,

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, together with all buildings and improvements thereon, situate, lying and being on the Northwestern side of Langley Drive, in the City and County of Greenville, State of South Carolina, being shown and designated as Lot 26 and a portion of Lot 27 on a plat of Langley Heights, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book N, at Page 133 andhaving, according to a more recent survey of said property prepared by Richard D. Wooten, Jr., Surveyor, dated August 3, 1979, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Langley Drive at the joint front corner of Lots No. 25 and 26, and running thence with the common line of said lots North 31-37 West 168.s feet to a point on a 15 foot alley; thence along the southern side of said alley North 46-47 East 76.5 feet to a point; thence running along the line through Lot 27 South 31-37 East 184.05 feet to a point on the northwestern side of Langley Drive; thence running with the northwestern side of Langley Drive South 58-23 West 75.0 feet to the point of BEGINNING.

This is the identical tract of land being conveyed to Mortgagors herein named by deed of this date from Kenneth T. Black, Jr. and Susan S. Black and being recorded simultaneously herewith the office of the R.M.C. for Greenville County, S. C. in Deed Book 1108, at Page 130.

This property is subject to such easements for rights of way or utilities and drainage as may appear of record and/or on the premises, as well as restrictive covenants applicable to said property and zoning ordinances of the City of Greenville, S. C.

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:

shall be due and payable on the first day of September, 2009.

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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