GREEN FILED MORTGACE

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STATE OF SOUTH CAROLINA, COUNTY OF Greenville

Kissell # 270290-0

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

FHA # 461:170365

act 1484 au 129

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, WILLIE M. WALLER

Greenville County, S. C.

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

THE KISSELL COMPANY

, a corporation OHIO , hereinafter 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-four Thousand One Hundred -----Dollars (\$ 24,100.00

eleven & one-half %) with interest from date at the rate of per centum (113 per annum until paid, said principal and interest being payable at the office of The Kissell Company 30 Warder Street (PO Box 1686) in Springfield, Chip 45501 or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Thirty eight & 83/100 -----Dollars (\$ 238.83 , 1980, and on the first day of each month thereafter until the princommencing on the first day of March 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 February 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:

All that piece, parcel or lot of land in the State of South Carolina. County of Greenville, being known as Lot No. 108 and a portion of Lot 107, Glenn Grove Park, recorded in the RMC Office for Greenville County in plat book "P" at page 81 and plat book "F" at page 233, and having the following metes and bounds:

Beginning at an iron pin on the eastern side of Haviland Avenue which pin is 164. I feet from the intersection of Haviland Avenue and Monticello Avenue and is the joint front corner of Lots 108 and 109 and running thence with the joint line of said lots S. 74-12 E. 144.8 feet to an iron pin; thence N. 15-48 E. 50 feet to an iron pin at the end of a 12 foot alley; thence with said alley N. 74-12 W. 6 feet to an iron pin; thence N. 15-48 E. 15 feet to an iron pin; thence N. 74-12 W. 144 feet to an iron pin on Haviland Avenue; thence with said Avenue S. 15-48 W. 15 feet to an iron pin; thence continuing with said street S. 10-18 W. 50.2 feet to the beginning corner.

This is the same property conveyed to mortgagor by G. J. Edwards and Doris Edwards by deed of even date herewith to be recorded.

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:

Replaces Form FHA-2175M, which is Obsolete

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-9217541.(1-79)