

THIS MORTGAGE is made this 7th day of January 1981, between the Mortgagor, Edwin D. Oliver and Gladys M. Oliver (herein "Borrower"), and the Mortgagee, The Kissell Company, a corporation organized and existing under the laws of the state of Ohio, whose address is 30 Warder Street, Springfield, Ohio 45501 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Thousand and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated January 7, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on February 1, 2011

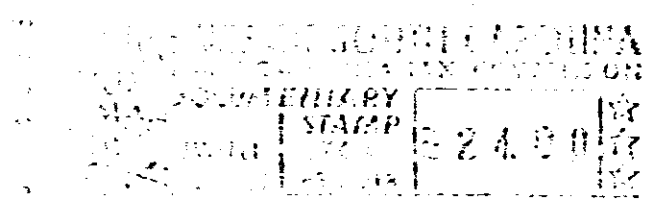
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the southeastern side of Rainwood Drive in the Town of Simpsonville, Greenville County, South Carolina, being known and designated as Lot No. 286 as shown on a plat entitled POINSETTIA, SECTION FIVE, made by Piedmont Engineers & Architects dated July 19, 1974, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R at page 87 and having according to a more recent survey thereof entitled PROPERTY OF EDWIN D. OLIVER AND GLADYS M. OLIVER made by Freeland & Associates, dated January 5, 1981, recorded in Plat Book 8-5 at page 89 the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Rainwood Drive at the joint front corner of Lots 285 and 286 and running thence along the common line of said lots, S. 47-31 E., 174.6 feet to an iron pin; thence S. 42-21 W. 80.0 feet to an iron pin; thence S. 28-45 W., 20.0 feet to an iron pin at the joint rear corner of Lots Nos. 286 and 287; thence with the common line of said lots, N. 57-11 W., 180.61 feet to an iron pin on the southeastern side of Rainwood Drive; thence along the southeastern side of Rainwood Drive, N. 38-53 W., 24.8 feet to an iron pin and N. 42-29 E., 105.0 feet to an iron pin, the point of beginning.

The above described property is the same property conveyed to the mortgagors by deed of Grover Cleveland Miller and Frances L. Miller to be recorded herewith.

SC70
-- 1 JA 7 81 1415



which has the address of 109 Rainwood Drive, Simpsonville, South Carolina, 29681 (herein "Property Address");

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

0433

4328 RV-2