MORTGAGE

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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE AT 251 4-16 PH 187

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN: K. Michael Dockins and Kathy Sue Dockins

Greenville, South Carolina

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

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

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 the buildings and improvements thereon, situate, lying and being at the Northeast corner of the intersection of Tindal Road and Merrilat Avenue, in Paris Mountain Township, being shown as Lot No. 86 on plat of property of Sans Souci Heights, recorded in RMC of Greenville County in Platbook Y, Page 25, and having, according to plat of property of K. Michael and Kathy Sue Dockins to be recorded herewith, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Northeast corner of Tindal Road and Merrilat Avenue, and running thence along the eastern side of Tindal Road N. 12-32 E. 74 feet to an iron pin; thence, S. 81-31 E. 104.4 feet to an iron pin; thence, S. 11-54 W. 80.7 feet to an iron pin on the northerly side of Merrilat Avenue; thence along said Avenue N. 77-38 W. 105 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Annie M. Lister, of even date, to be recorded herewith. Being the same property conveyed to Annie M. Lister and John F. Lister by deed of The Administrator of Veterans Affairs dated May 21, 1980, recorded RMC of Greenville County in Book 1127, Page 478. John F. Lister died testate, devising all of his estate to Annie M. Lister by will, as will appear in the probate records of Greenville County, South Carolina, in apartment 1651, file No. 6.

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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Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)