

SOUTH CAROLINA DOCUMENTARY TAX COMMISSION RECEIVED STAMP 12.60

MORTGAGE

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

GR... FILED... S.C. DEC 30 4 00 PM '82 JOHN S. SHAMERSLEY R.M.L.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: LUIS F. MORENO

Greenville, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

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

organized and existing under the laws of Ohio, a corporation, 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 Thirty One Thousand Five Hundred and 00/100 Dollars (\$31,500.00).

with interest from date at the rate of Twelve 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 Three Hundred Twenty Four and 14/100 Dollars (\$ 324.14), commencing on the first day of February, 19 83, 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 January, 2013.

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: containing 0.64 acres, more or less, situate, lying and being on the south side of Lee Road and the western side of Cardinal Drive between Taylors and Greenville, Chick Springs Township and being shown on a plat of Luis F. Moreno, dated August 18, 1982 made by Robert R. Spearman, said plat being recorded in the RMC Office for Greenville County in Plat Book 4G, at Page 53 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on the southwestern corner of the junction of Lee Road and Cardinal Drive and running thence along Cardinal Drive S. 24-58 E., 188.6 feet to a point; turning thence and running with the joint line of other property owned by Luis F. Moreno, now or formerly, S. 64-10 W., 139.09 feet to a point; turning thence and running N. 25-57 W., 211.67 feet to a point on Lee Road; turning thence and running along Lee Road N. 73-35 E., 140.95 feet to the beginning point.

This being the identical property conveyed to the mortgagor herein by Deed of Mary Lois A. West, dated October 8, 1982, recorded October 10, 1982 in Deed Book 1175, at Page 627 in the RMC Office for Greenville County, 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: 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.

RECORDED 712