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## **MORTGAGE**

K#948371-0

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

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIAM CROMER AND MARGARET D. CROMER

of

Greenville, South Carolina

COUNTY OF COMBUNITIES.C

, 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 the State of Ohio , 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 Sixty-Two Thousand Two Hundred and No/100 Dollars (\$ 62,200.00 ),

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

in Springfield, Ohio 45501

or at such other place as the holder of the note may designate in writing, in monthly installments of Six Hundred Forty and 04/100

Dollars (\$ 640.04

), commencing on the first day of April ,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 March

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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 in the City of Mauldin, County of Greenville, State of South Carolina, being shown and designated as Lot No. 53, on plat of Holly Springs Subdivision, Section 2, recorded in the RMC Office for Greenville County, S. C., in Plat Book "4 R", at Page 54.

The within is the identical property heretofore conveyed to the mortgagors by deed of Harry S. Brannon, Jr. and Virginia O. Brannon, recorded 11 January 1983, RMC Office for Greenville County, S. C., in Deed Book 1180, at Page 661.

MORTGAGEE'S MAILING ADDRESS: 30 Warder Street, Springfield, Ohio 45501.

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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 there from, and including all heating, plumbing, and the 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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HUD-92175M (1-79)

Replaces Form FHA-2175M, which is Obsolete

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