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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

GREENVILLE

COUNTY OF

on the first day of

WARD S. STONE, JR.

519 Watts Avenue, Greenville, S. C. 29605

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

WHEREAS, the Mortgagor is well and truly indebted unto

March 2013.

The Kissell Company

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 all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northwestern side of Mayflower Street being shown and designated as Lot Nos. 6 & 7 on a plat of property of Sidney L. Jay, et al, by R. B. Bruce, RLS, dated August 16, 1974 and recorded in Plat Book 5Q page 4 also being shown as Lots 6 & 7 block A Buena Vista Subdivision reference to said plat being made for the metes and bounds thereon.

This being the same as that conveyed to Ward S. Stone, Jr. by deed of Piedmont ENT Professional Association Profit Sharing Plan & Trust being dated November 20, 1980 and recorded November 21, 1980 in Deed Book 1137 at page 744 Greenville County RMC Office.

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ISTAMP 12.50

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 Mortgagoe 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 anyintention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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