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This form is used in connection with a strages assured under the the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

R.H.C ERSLEY OUT 7 10 46 M 83

TO ALL WHOM THESE PRESENTS MAY CONCERN: Harvin E. Abrams III and Sharon Kelly Abrams

of

- North Control of

Greenville, South Carolina

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

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

, a corporation organized and existing under the laws of the State of Ohio , hereinaster 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 Twenty-Nine Thousand Four Hundred Fifty and No/100ths-----_____ Dollars (\$ 29,450.00

per centum (13 1/2 With interest from date at the rate of thirteen and one-half per annum until paid, said principal and interest being payable at the office of The Kissel Company, 30 Warder Street in Springfield, Ohio

or at such other place as the holder of the note may designate in writing, in monthly installments of Three, Hundred , 19 83, and on the first day of each month thereafter until the princommencing on the first day of October cipal 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 September, 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:

All that piece, parcel or lot of land in Greenville County, State of South Carolina, near the City of Greenville on Dukeland Drive, and being known and designated as Lot No. 3 and improvements thereon, of the property of Ethel Y. Perry Estate, as shown by a plat of W. J. Riddle, Surveyor, dated July, 1944, and recorded in Plat Book U at Page 81 in the RMC Office for Greenville County and according to said plat, having the following lines, courses and distances, to-wit:

BEGINNING at a point on the south side of Dukeland Drive, joint front corner of Lots 4 and 3 and running thence S. 0-44 E. 200 feet to joint rear corner of Lots 4 and 3; thence N. 89-16 E. 70 feet to joint rear corner of Lots 3 and 2; thence N. 0-44 W. 200 feet to joint front corner of Lots 3 and 2; thence with Dukeland Drive S. 89-16 W. 70 feet to the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of David E. Andrews dated August 11, 1983 to be recorded herewith.

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 and 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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