MORTGAGE

-val.1658 - 12890

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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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

SRITE CO.S. C.

APR 24 2 42 PI; 194

FHA Case No. 461:197019-703 Loan No. 958874-0

Gerald R. Glur

Greenville, South Carolina

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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

WHEREAS, the Mortgagor is well and truly indebted unto Street, Springfield, Ohio 45501

The Kissell Company , 30 Warder

organized and existing under the laws 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 Thirty Three Thousand Three Hundred Twenty Five and No/100------ Dollars (\$ 33,325.00),

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 those pieces, parcels or lot of land, together with all buildings and improvements thereon, situate, lying and being on the northwestern side of Ridgeway Avenue, in the City of Greenville, Greenville County, South Carolina and being shown and designated as Lots Nos. 11 and 12 on the plat of property of A. F. Day and Zoe L. Ridgeway, dated June, 1930, prepared by Dalton & Neves and recorded in the RMC Office for Greenville County, S. C. in Plat Book J, page 93, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Ridgeway Avenue at the corner of Lot No. 9 and running thence with the line of Lots Nos. 9 and 10, N. 56-04 W. 202.3 feet to an iron pin; thence S. 35-08 W. 50 feet to an iron pin; thence S. 56-04 E. 203.4 feet to an iron pin on Ridgeway Avenue; thence with the northwestern side of Ridgeway Avenue, N. 33-56 E. 50 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of W. Daniel Yarborough, Jr., as Master-in-Equity for Greenville County, S. C., dated May 19, 1983 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1188, page 553 on May 19, 1983.

*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 dighting 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 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.

HUD-92175M (1-79)