K#291266-5

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

State of South Carolina, County of County of

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Jo Ann M. Rackley

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 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 Twenty-Two Thousand Six Hundred and No/100-----
Dollars (\$22,600.00),

with interest from date at the rate of Thirteen & One-Half per centum (13 1/2 %) per annum until paid, said principal and interest being payable at the office of The Kissell Company in Springfield, Ohio

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, lying and being situate in the City of Greenville, County of Greenville, State of South Carolina on the northeastern side of Pendleton Street, being shown on plat entitled "Property of JoAnn M. Rackley" as recorded in Plat Book 8-M at Page 2, in the RMC Office for Greenville County, S.C., and having, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Pendleton Street, said pin being approximately 300.0 feet from the intersection of Academy Street and Pendleton Street, running thence N. 69-18 W. 50.0 feet to an iron pin; thence N. 21-40 E. 136.6 feet to an iron pin; thence S. 66-15 E. 50.0 feet to an iron pin; thence S. 21-40 W. 133.5 feet to an iron pin, the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of Stanley R. Murrell as recorded in Deed Book $\frac{1/\sqrt{3}}{3}$ at Page $\frac{6/7}{2}$, in the RMC Office for Greenville County, SC. on March 4, 1981.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same octonging of members, 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.

HUD-92175M (1-79)