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

. APR 1 11 42 AM '81 STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

SS: DONNIE S. TANKERSLEY

800x 1536 PAGE 878

TO ALL WHOM THESE PRESENTS MAY CONCERN: Freddie L. Harpe/ and Wilma M. Harpe

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto

The Kissell Company

, a corporation Ohio , hereinafter organized and existing under the laws of 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 and 00/100 -----------Dollars (\$ 22,000.00

fourteen with interest from date at the rate of

per centum (

14 %)

per annum until paid, said principal and interest being payable at the office of

Springfield, Ohio The Kissell Company

or at such other place as the holder of the note may designate in writing, in monthly installments of Two hundred sixty ---Dollars (\$ 260.70 and 70/100 -

, 1981, and on the first day of each month thereafter until the princommencing on the first day of 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 April, 2011.

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, situate, lying and being in the State of South Carolina, City and County of Greenville, being shown as Lot No. 359 on plat of "Pleasant Valley", recorded in the RMC Office for Greenville County, S. C. in Plat Book P at Page 94. Said lot fronting on Pacific Avenue at the corner of Pasadena Avenue, and having the following metes and bounds to wit:

Beginning at an iron pin at the corner of Pacific Avenue and Pasadena Avenue and running thence S. 17-04 E. 116.4 feet to an iron pin; thence S. 29-47 E. 30 feet to an iron pin; thence S. 62-34 W. 122.15 feet to an iron pin joint rear corner of Lots 358 and 359; thence N. 0-08 W. 193.8 feet to an iron pin at joint front corner of Lots 358 and 359 on the southern side of Pacific Avenue; thence along Pacific Avenue N. 89-52 E. 60 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Bobbie J. Burton dated March 31, 1981 and recorded in the RMC Office of Greenville County in Deed Book 1145 at Page 441.

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 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)