MORTGAGE

800x1599 FAGE128

WITH DEFERRED INTEREST AND INCREASING MONHALY INSTALLMENTS

GREENVILLE CO. S. C.

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

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

MAR 25 3 48 PM 183

TO ALL WHOM THESE PRESENTS MAY CONCERN: R.M.C.

DONALD KEITH PRESSLEY AND FREDA S. PRESSLEY

of

Travelers Rest, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto THE KISSELL COMPANY

or at such other place as the holder of the note may designate in writing, in monthly installments of ACCORDING TO THE SCHEDULE ATTACHED TO SAID NOTE

commencing on the first day of May

, 19 83, and on the first day of each month thereafter until the principle.

commencing on the first day of May , 1983, and on the first day of each month thereafter until the principal 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, 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 certain piece, parcel or tract of land, situate, lying and being in the State of South Carolina, County of Greenville, being shown on a plat entitled "Survey for Donald Keith Pressley and Freda S. Pressley," prepared by Jeffery M. Plumblee, Surveyor, dated March 23, 1983, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book Amage of the RMC office for Greenville County, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of North Main Street and running thence with said street, N. 29-08 W. 99.8 feet to an iron pin, said pin being approximately 299.6 feet from the intersection of North Main Street and Parisview Drive; thence turning and running N. 60-30 E. 300.0 feet to an iron pin; thence turning and running with the line of property now or formerly owned by the Henderson Estate, S. 28-56 E. 100.0 feet to an iron pin; thence turning and running S. 60-32 W. 299.7 feet to an iron pin, being the point of beginning.

Derivation: John O. Vernon and Charles R. Ayers, Deed Book 1/1/5, at Page 35, recorded March 25, 1983.

**DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$45,427.52.

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

STATE OF SOUTH CAROLINA

STAMP

DOCUMENTARY

STAMP

TAX

RB 11218

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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.

Replaces Form FHA-2175M, which is Obsolete

HUD-92175M (1-79)