GREENVILLE CO S. C.

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

STATE OF SOUTH CAROLENAS 3 43.PH '83 COUNTY OF GREENVILLE S. TANKERSLEY R.M.C.

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

Patricia R. Anderson of Greenville, South Carolina and Bessie Brock Ridgeway

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and the second second

of Westminster, South Carolina

hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

The Kissell Company

a corporation

, hereinafter organized and existing under the laws of The State of Ohio 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

Fourteen thousand fifty and no cents

Dollars (\$ 14,050.00

),

12 1/2 %) with interest from date at the rate of twelve and one-half per centum ( per annum until paid, said principal and interest being payable at the office of The Kissell Company in Springfield, Ohio 44501 30 Warder Street

or at such other place as the holder of the note may designate in writing, in monthly installments of

One hundred forty nine and ninety-five cents commencing on the first day of September ,1983, and on the Dollars (\$ 149.95 , 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 August, 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 lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of "A" Street near the City of Greenville, being shown as Lot No. 10 on a plat of Block 10 of Judson Mills recorded in the RMC Office for Greenville County in Plat Book X at page 149, and more fully described as follows:

Beginning at a stake on the northern side of "A" Street 76.6 feet east from Second Street, and running thence N. 4-44 W. 77.3 feet to a stake at corner of Lot No. 1; and running thence with the line of said lot, N. 55-02 E. 87.1 feet to a stake at the corner of Lot no. 9; thence with the line of said lot, S. 6-17 E. 101.1 feet to a stake on "A" Street; which is S. 62-20 W. 53.6 feet to a stake; thence continuing with said street, S. 87-54 W. 28.7 feet to the beginning corner.

This is the identical property conveyed to the Mortgagors herein by Deed of Arthur J. Noble & Sharon T. Noble, dated of even date herewith, and recorded in the RMC Office for Greenville County, S.C. in Deed Volume 193, at Page 367, on July 29, 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 Aghting 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 whomseever 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 present herein provided. Privilege is reserved to pay the difft 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 insturity, provided, however, that written notice of an intention to exercise such privilege is given at least thirty (20) days prior to prepayment

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