This ferm is meed in connection with mortgages insured under the ones to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

on the first day of October, 2013.

TO ALL WHOM THESE PRESENTS MAY CONCERN: WE, CHARLES B. STONE and DEBRA L. STONE

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 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 SEVEN HUNDRED AND NO/100 Dollars (\$ 22,700.00----); per annum until paid, said principal and interest being payable at the office of THE KISSELL COMPANY, 30 in Springfield, Ohio 45501 Warder Street or at such other place as the holder of the note may designate in writing, in monthly installments of \_\_\_\_\_\_ TWO HUNDRED FIFTY ONE AND 11/100 ----- Dollars (\$ 251.11---- ), , 1983, and on the first day of each month thereafter until the princommencing on the first day of November cipal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable

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 situate, lying and being in the City and County of Greenville, State of South Carolina, and being known and designated as Lot 3 of a subdivision of the Property of ALFRETA C. DOWNS as shown on a plat made by C. O. RIDDLE in June 1953 and being shown on a more recent plat of the Property of ALFARATA CALHOUN DOWNS made by C.O. RIDDLE in August 1957 and being recorded, as Lot 3 thereof, in the RMC Office for Greenville County in Plat Book 00 at Page 247, reference being had to said plat for a more complete metes and bounds description.

THE above described property is the same acquired by the mortgagors by deed from PATRICIA A. WILLIAMS and FILMORE E. WILLIAMS dated January 3, 1983 and recorded in the RMC Office for Greenville County on January 10, 1983 in Deed Book 1180 at Page 601.



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 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.

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