E. 1927 45833

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

STATE OF SOUTH CAROLINA. COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: PIERRE E. ST. LOUIS AND DONNA M. ST. LOUIS,

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

WHEREAS, the Mortgagor is well and truly indebted unto

THE KISSELL COMPANY,

per centum ( 13 %) thirteen with interest from date at the rate of per annum until paid, said principal and interest being payable at the office of The Kissell Company, Springfield, Ohio 45501 in 30 Warder Street or at such other place as the holder of the note may designate in writing, in monthly installments of Four-hundred Fifty-nine - Dollars (\$ 459.00 and no/100ths-, 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 on the first day of October, 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, situate, lying and being in the County of Greenville, State of South Carolina, and being known and designated as Lot No. 197, Sunny Slopes Subdivision, Section Three, according to a plat prepared of said property by C. O. Riddle, Surveyor, dated November 11, 1976, and which plat is recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 6-H, t page 11, reference being made to said plat for the metes and bounds thereof.

Being the same as that conveyed to David M. Barron and Susan S. Barron by deed of Perpetual Federal Savings and Loan Association dated July 30, 1981 and recorded August 3, 1981 in Deed Book 1152 at page 934 in the RMC Office for Greenville County, South Carolina.

And being the same as that recorded to Pierre E. & Donna M. St. Louis by deed of David M. and Susan S. Barron being dated and recorded concurrently herewith.

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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