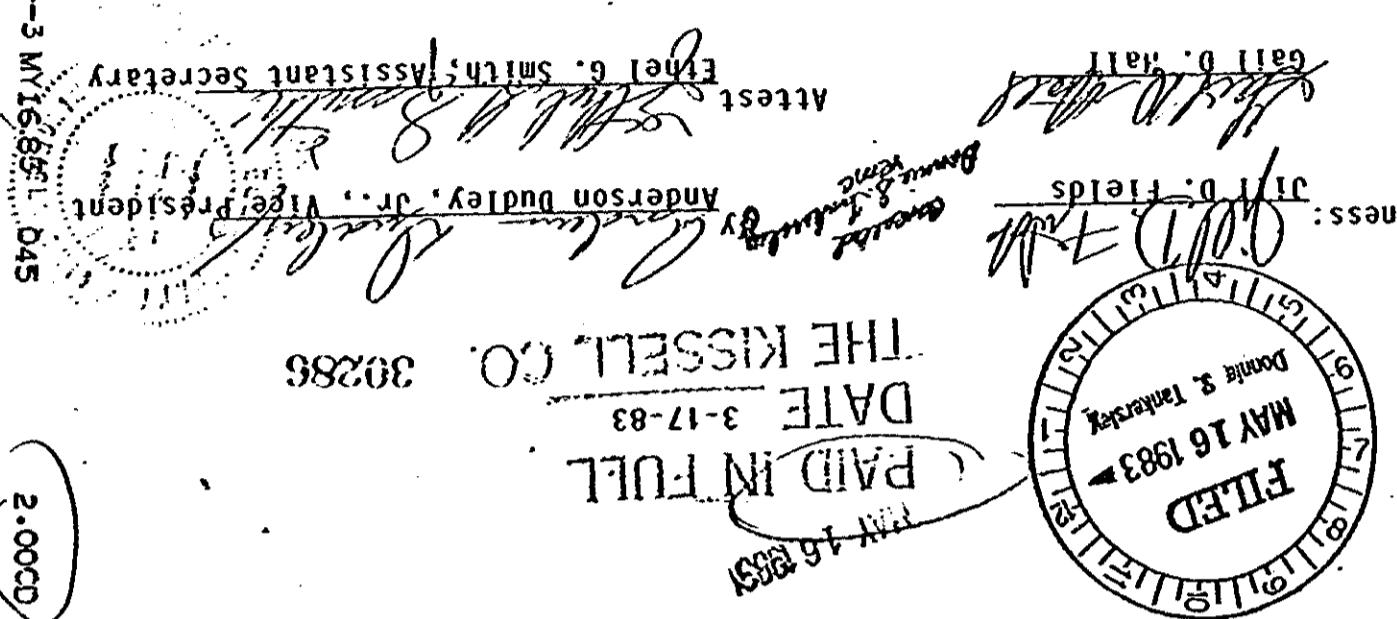


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K4941651-2

The Kissell Company
30 Wader Street
Springfield, Ohio 45501

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

MORTGAGE

C.O.S.C.

DEC 31 247 PH '81
DOHNE R. M. C.
RANKERSLEY

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

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James D. Girardeau and Billie K. Girardeau
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 the state of Ohio
called the Mortgagor, 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 Thirty-Five Thousand Six Hundred and No/100-----
Dollars (\$ 35,600.00),

with interest from date at the rate of Fifteen and One-Half per centum (15 1/2 %)
per annum until paid, said principal and interest being payable at the office of The Kissell Company
in Springfield, Ohio