S PH '81

MORTGAGE

This form 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: We, Jonah R. Whitner and Brenda L. Whitner

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Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto The Kissell Company

with interest from date at the rate of fifteen and one-half per centum (15.5 %) per annum until paid, said principal and interest being payable at the office of

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 lying in the State of South Carolina, County of Greenville, shown as Lot 10-A on plat of Pine Crest Farms, Unit #3, White Horse Road Extension, recorded in Plat Book M at Page 3, and a more recent survey entitled "Property of Jonah R. Whitner and Brenda L. Whitner" prepared by Carolina Surveying Company, Inc. dated June 18, 1981 and recorded in the RMC Office for Greenville County in Plat Book \mathcal{Q} - \mathcal{K} at Page \mathcal{S} - \mathcal{K} , and having the following metes and bounds, to wit:

Beginning at an iron pin at the intersection of White Horse Road Extension and Lucille Drive at the front corner of Lot 10-A and running along Lucille Drive, S. 0-38 E. 104.5 feet to an iron pin on Spring Brook Drive; thence along Spring Brook Drive, N. 86-35, W. 39.3 feet to an iron pin at the joint corner of Lot 10 and 10A; thence along the joint line of said lots, N. 2-22 E. 104.4 feet to an iron pin on White Horse Road Extension; thence along said road, S. 86-35 E. 33.9 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of N. E. Bryant and Richard W. Locke dated June 30, 1981 and recorded in the RMC Office of Greenville County in Deed Boo!

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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 Mortgagoe 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)