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 SS: 1 ... THE TOTAL

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TO ALL WHOM THESE PRESENTS MAY CONCERN: That, I, Marvin E. Abrams, III

15 Woodharbor, Taylors, S.C. 29687, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto The Kissell Company, 30 Warder Street,

Springfield, Ohio 45501

, a corporation , hereinafter

organized and existing under the laws of 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 Forty Thousand Seven Hundred Ninety-Three and 00/100 Dollars (\$ 40,793.00),

with interest from date at the rate of Thirteen - - - - - - - per centum (13.00 %)

per annum until paid, said principal and interest being payable at the office of The Kissell Company

in Pittsburgh, Pa. 15269

or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Fiftyone and 25/100 - - - - - - - - - Dollars (\$ 451.25),

commencing on the first day of December , 1984, 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 November 2014.

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 scaling 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, City of Greenville

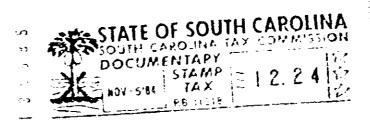
State of South Carolina: on the Northeast side of Russell Avenue, and being known and designated as Lot No. 38 and the Western ten feet of Lot No. 39 of the North H ills Subdivision, a plat of which is of record in the R.M.C.

Office for Greenville County in Plat Book H, at Page 90, and being more recently shown on a Survey entitled property of Marvin E. Abrams dated October 25, 1984 by Kermit T. Gould, R.L.S., and recorded in Plat Book

11-8

R.M.C. Office for Greenville County and bounds as shown thereon.

This being the same property conveyed to mortgagor by deed of Benny R. Phillips, William D. Phillips, and Tommy B. Phillips dated October 30, 1984 to be recorded 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.

Replaces Form FHA-2175M, which is Obsolete OR17.3SC (rev 5-84) MIP

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