

MORTGAGE

1592 317
This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

FILED
GREENVILLE CO. S.C.
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

10 05 AM '84
DONNIE S. JANKERSLEY

TO ALL WHOM THESE PRESENTS MAY CONCERN: WILLIAM KEITH KERNS AND LUE VATA KERNS

Greenville, South Carolina

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

WHEREAS, the Mortgagor is well and truly indebted unto Cameron-Brown Company
4300 Six Forks Road
Raleigh, North Carolina 27609

, a corporation
, hereinafter

organized and existing under the laws of North Carolina 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 Thirty Six Thousand Four Hundred Fifty and no/100 Dollars (\$ 36,450.00).

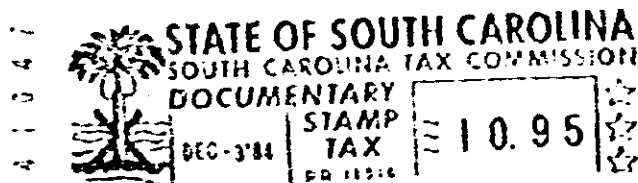
with interest from date at the rate of thirteen and one-half per centum (13.5 %) per annum until paid, said principal and interest being payable at the office of Cameron-Brown Company
4300 Six Forks Road in Raleigh, North Carolina 27609

or at such other place as the holder of the note may designate in writing, in monthly installments of Four Hundred Seventeen and 50/100 Dollars (\$ 417.50).

commencing on the first day of January, 19 85, 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 December, 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 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 piece, parcel or lot of land with all improvements thereon, situate, lying and being in Greenville County, South Carolina, as shown on a plat entitled "Property of James H. Harrelson and Sara E. Harrelson" as recorded in Plat Book 8-G at page 30 and according to a later plat entitled "Property of William Keith Kerns and Lue Vata Kerns" prepared by R.B. Bruce, RLS, dated November 27, 1984, as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 11 Cat page 99 reference being craved hereto to said plat for exact metes and bounds.



This is that property conveyed to Mortgagor by deed of James E. Cool dated and filed concurrently herewith.

THE RIDER ("RIDER") ATTACHED HERETO AND EXECUTED OF EVEN DATE HEREWITH IS INCORPORATED HEREIN AND THE COVENANTS AND AGREEMENTS OF THE RIDER SHALL AMEND AND SUPPLEMENT THE COVENANTS AND AGREEMENTS OF THIS MORTGAGE, DEED OF TRUST, OR DEED TO SECURE DEBT AS IF THE RIDER WERE A PART HEREOF.

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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