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THE STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville

To All Whom These Presents May Concern:

We, **Bennie R. Kerns and Rose M. Kerns** SEND GREETING:

Whereas, **we**, the said **Bennie R. Kerns and Rose M. Kerns**  
in and by **our** certain **promissory** note in writing, of even date with these  
Presents, **are** well and truly indebted to **D. B. Verdin**

in the full and just sum of **One Thousand Four Hundred and No/100 (1400.00)**  
to be paid **\$15.00 per month for 12 consecutive months**  
**Beginning 1949, Balance in full due one year after date**

with interest thereon from **date**  
at the rate of **5** per centum per annum, to be computed and paid **semi-annually**  
until paid in full; all interest not paid when due to bear  
interest at same rate as principal; and if any portion of principal or interest be at any time past due and unpaid,  
the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who  
may sue thereon and foreclose this mortgage; and in case said note, after its maturity, should be placed in the  
hands of an attorney for suit or collection, or if before its maturity it should be deemed by the holder thereof  
necessary for the protection of his interests to place and the holder should place the said note or this mortgage  
in the hands of an attorney for any legal proceedings, then and in either of said cases the mortgagor promises  
to pay all costs and expenses including 10 per cent. of the indebtedness as attorneys' fees, this to be added to  
the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW KNOW ALL MEN, That **we**, the said **mortgagors**  
in consideration of the said debt and  
sum of money aforesaid, and for the better securing the payment thereof to the said  
**mortgagee** according to the terms of the said note, and also in  
consideration of the further sum of Three Dollars, to **us**, the said **mortgagors**  
in hand well and truly paid by the said **mortgagee**

at and before the signing of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained,  
sold and released, and by these Presents do grant, bargain, sell and release unto the said  
**D. B. VERDIN:- All that certain piece, parcel or tract of land, lying**  
**situate and being in Austin Township, Greenville County State of SC,**  
**located on the North-West side of Horsepen Creek, adjoining lands of**  
**T. F. McKinney, Abercrombie Estate and other lands of Mortgagee,**  
**containing 40.25 acres more or less according to a plat and survey made**  
**by E. E. Gary, Surveyor on April 6, 1949, and having according to said**  
**plat the following metes and bounds:-**

**BEGINNING in the center of Horsepen Creek, just above a bridge, and**  
**running thence along a county road N. 36 1/2 W. .94 chains to a point**  
**at intersection of road leading to dwelling; thence along center of**  
**road leading to dwelling N. 46 3/4 E. 3.55 chains to a point in center**  
**of road; thence still along center of road to dwelling N. 1/2 W.**  
**13.27 chains to point in center of road; thence leaving road N. 13 1/2 W.**  
**9.53 chains to a stone on McKinney line; thence N. 49 1/2 E. 13.50 chains**  
**across branch to a stake; thence S. 34-40 E. 20.20 chains to a stake**  
**in or near center of Horsepen creek; thence up the meanders of Horsepen**  
**creek S. 31 W. 4.45 chains; S. 32 1/2 W. 3.40 chains; S. 52 W. 2.01 chains;**  
**S. 53 1/2 W. 2.18 chains; S. 81 1/2 W. 2.30 chains; thence still along center**  
**of Horsepen creek S. 54 1/2 W. 14.00 chains to the beginning corner.**  
**(OVER)**