STATE OF SOUTH CAROLINA
COUNTY OF Greenville

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, James G. Kernells

hereinafter referred to as Mortgagor is well and truly indebted unto

Southern Bank and Trust Company, Piedmont, S. C.

hereinafter referred to as Mortgagee as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Two hundred twenty - nine and 80/100---------- Dollars ($ 229.80) to be paid

in twelve monthly installments of $19.15 each, the first of these due and payable on August 15, 1975 with a like amount due on the 15th day of each calendar month thereafter until entire amount of debt is paid in full.

with interest thereon from date at the rate of 12.74 per centum per annum, to be paid in advance

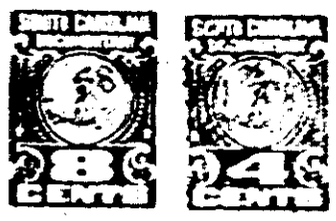
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, maintenance, improvements, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other sums for which the Mortgagor may become liable to the Mortgagee under this mortgage, and also in consideration of the further sum of Three Dollars ($3.00) 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:

ALL that certain piece, parcel or lot of land with all improvements thereon, or hereafter erected thereon, situate, lying and being in the State of South Carolina, County of

Greenville, Grove Township, containing two and four-tenths acres, more or less. Adjoining lands of Mrs. Maggie S. Hooper, lot owned by Ralph Turner and others, and lying on the east side of Saluda River, having the following courses and distances:

BEGINNING at an iron pin on corner of Ralph Turner and running thence along line of Ralph Turner North 88 West, 4 chs. 44 li. to Saluda River; thence along Saluda River N. 28 W. 3.06 to a stake thence S. 88 E. 9.35 to a stake, thence S. 1[illegible] 4 W. 2.42 to beginning corner. For more complete description see Deed Book Vol. 227, page 211, RMC Office for Greenville County.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it 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 except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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