

# MORTGAGE

1416 239

THIS MORTGAGE is made this 14th day of November 1977, between the Mortgagor, HAROLD J. KERNS (herein "Borrower"), and the Mortgagee, TRAVELERS REST FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of South Carolina, whose address is 23 S. Main St., P. O. Box 455, Travelers Rest, S. C. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirteen Thousand and no/100 (\$13,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 14, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 1987.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, in the City of Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being at the northwesterly corner of the intersection of Wilshire Drive (formerly Brookwood Drive) and Reid Street, and being shown as Lots Nos. 25, 26 and 27, Block E, of Stone Estates as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book G, page 292, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the northwesterly corner of Wilshire Drive and Reid Street, and running thence along the northerly side of Reid Street N. 78-38 W. 160 feet to an iron pin; thence N. 11-22 E. 77 feet to an iron pin, joint rear corner of Lots Nos. 27 and 28; thence along the common line of said lots S. 78-38 E. 160 feet to an iron pin on the westerly side of Wilshire Drive; thence along the westerly side of Wilshire Drive S. 11-22 W. 77 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of Ernest F. Edelen and Lillian L. Edelen recorded April 13, 1956, in Deed Book 550, page 194.

RECORDED  
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[Stamp]

which has the address of 36 Wilshire Drive, Greenville (Street) (City)  
South Carolina 29609 (State and Zip Code) (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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