



WHEREAS, I, James G. Kernells

(hereinafter referred to as Mortgagor) is well and truly indebted unto Bank of Piedmont

(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 Six Hundred Sixty-two and 76/100 Dollars (\$ 662.76) due and payable

Payable in twenty-four monthly payments of \$27.62 each beginning May 22, 1963 and continuing each month until paid in full,

with interest thereon from date at the rate of 6 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 for or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 and further sums for which the Mortgagor may be indebted, to the Mortgagee at any time for advances made to or for his account by the Mortgagee, 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 constructed 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, 6 chs. 66 li. to Saluda River; thence along Saluda River N. 28 W. 3.00 to a stake thence S. 88 E. 9.95 to a stake; thence S 16 1/4 W. 2.82 to beginning corner. For more complete description see deed Book Vol. 227, page 211, RMC Office for Greenville County.

Also, that certain lot of land in Oakland Township, said County and State, and as shown by plat thereof prepared by Charles K. Dunn, February 16, 1961, having the following courses and distances, to wit:

Beginning at iron pin on line of property of the Pelzer Mfg. Co., and cornering with J. R. Burns and runs thence with the Burns line. N 89-15 E one hundred fifty-eight and eight-tenths (158.8) feet to iron pin on line of the Anna Franks property; thence with her line, S 1-15 E one hundred ten and seven-tenths (110.7) feet to iron pin, cornering with other property of the grantor; thence with line of grantor's other property, S 72-58 W one hundred eight and eight-tenths (108.8) feet to an iron pin on line of a drive-way fifteen feet in width; thence over to the line of Pelzer Mfg. Co., and with its line, N 15-36 W one hundred-forty-nine and one-tenth (149.1) feet to the beginning point; together with a drive-way to said lot from Bennett Street, and beginning at iron pin on the western edge of the other lot of grantor, and runs thence with said grantor's lot, N 16-36 W two hundred nineteen and two-tenths (219.2) feet to iron pin; thence over said driveway to the line of the Pelzer Mfg. Co., thence with the line of Pelzer Mfg. Co. from said Bennett Street N 15-36 W three hundred sixty-five and six-tenths (365.6) feet to the corner of the J. R. Burns tract; and bounded north by said J. R. Burns; East by Ann Franks; South by the remaining lot of the grantor, and West by property of the Pelzer Mfg. Co., and being a portion of the same lot conveyed to me (as Ann Kernells) by T. D. Nolan and Henry J. Covington, November 23, 1948, and recorded in Deed Book 385, page 29, RMC Office for this County. Said lot is No. B and the drive-way thereto shown on said plat.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 such 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 is lawfully authorized 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.

Paid in full and satisfied this the 10th day of Mar. 1964.
Wit: Bonnie Merritt
Bank of Piedmont
By Roy Jenkins, Pres

12th Mar. 64
Ollie Farnsworth
R. M. C.
9:30 A.M. 25892