WHEREAS, I, James G. Kernells

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

(hereinafter referred to as Mortgegee) as evidenced by the Mortgegor's promissory note of eyen date herewith, the terms of which are interpreted herein by reference in the sum of Eight Hundred Ninety-three and 31/100 pollers (\$ 893.31 ) due and payable

Payable in thirty-six monthly payments of \$24,82 each beginning August 6, 1961 and continuing each month thereafter until paid in full.

with interest thereon from date at the rote of 6 per centum per landium, 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 of 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 aforesald 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 Mortgage at any time for advances made to or for his account by the 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 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 Raiph Turner and others, and lying on 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 H. to Saluda River; thence along Saluda River N. 28 W. 3.00 to a stake thence S. 66 H. to Saluda River S. 161/4 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 the reof prepared by Charles K. Dunn, February 16, 1961, having the following courses and distanges, to-wit:

Beginning at iron pin on line of property of the Pelzer Mfg. Co., and cornering with J. R. Burns and runs thencewith 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 iron pin on line of a drive-way fifteen feet in width; thence over to the line of Pelzel Mfg. Co. and with its line, N 15-36 W one hundred forty-nine and one-tenth (149.1) feet to the beginning point; wgether 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 16-3A two hundred mineteen and two-tenths (219, 2) feet to iron pin; thence over said driveway to be line of the Pelzer Mfg. Co. then with the line of Pelzer Mfg. Co. from said Bennett Street 36. W three hundred sixty-five and six-tenths (365.6) feet to the corner of the J. R. Burns 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 Anna Kernells) by T. D. Nolan and Henry J. Sovington, November 23rd, 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, herditaments, and appurtenances to the same belonging in any way incident or apperigning, and of all the rents, issues, and profits which may arise or be had thereform, and including all healing, plumbing, and lighting fixtures inow or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such distures 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 selzed of the premises, hereinabove described in fee simple absolute, that it has good right and it 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 forther covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoaver lawfully claiming the same or any part thereof.

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