

MORTGAGE

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

WHEREAS: WE, STEPHEN A. KERN & LINDA K. KERN

Greenville, S. C. , hereinafter called the Mortgagor, is indebted to

South Carolina National Bank , a corporation
organized and existing under the laws of South Carolina , hereinafter
called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incor-
porated herein by reference, in the principal sum of FORTY TWO THOUSAND -----
-----Dollars (\$ 42,000.00), with interest from date at the rate of
seven & three-fourth per centum ($7 \frac{3}{4}\%$) per annum until paid, said principal and interest being payable
at the office of South Carolina National Bank PO Box 168
in Columbia, S. C. 29202 , or at such other place as the holder of the note may
designate in writing delivered or mailed to the Mortgagor, in monthly installments of THREE HUNDRED ONE
and 14/100 ----- Dollars (\$ 301.14) commencing on the first day of
MARCH , 1979 , and continuing on the first day of each month thereafter until the principal and
interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and
payable on the first day of February , 2009.

Now, Know ALL MEN, that Mortgagor, in consideration of the aforesaid debt and for better securing the
payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) 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, assigned, and released, and by these presents does
grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described
property situated in the county of Greenville
State of South Carolina:

All that piece, parcel or lot of land situate, lying and being in Greenville
County, South Carolina, known and designated as Lot No. 41 shown on a plat of the
subdivision of PLEASANTBURG FOREST recorded in the PNC Office for Greenville
County in plat book 55 at page 162.

This is the same lot conveyed to grantors by John M. Flynn by deed of even date
herewith, to be recorded.

Should the Veterans Administration fail or refuse to issue its guaranty of the
of the loan secured by this instrument under the provisions of the Servicemen's
Readjustment Act of 1944, as amended, within sixty days from the date the loan
would normally become eligible for such guaranty, the mortgagee may, at its option,
declare all sums secured hereby immediately due and payable.

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Together with all and singular the improvements thereon and the rights, members, hereditments, and appurtenances
to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that
the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all
fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto
the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty
and are a portion of the security for the indebtedness herein mentioned:

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