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JENNIE S. TANKERSLEY
R.M.C.

1-103 131823

MORTGAGE

This form is used in connection with mortgages insured under the one- to four-family provisions of the National Housing Act.

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE } ss:

TO ALL WHOM THESE PRESENTS MAY CONCERN: Charles D. Kernodle and Jonell Kernodle,
of
Greenville County, South Carolina, hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION,

a corporation
organized and existing under the laws of the United States of America, hereinafter called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Thirty Thousand Five Hundred and 00/100 Dollars (\$ 30,500.00), with interest from date at the rate of eight per centum (8 %) per annum until paid, said principal and interest being payable at the office of First Federal Savings & Loan Association P. O. Box 408 in Greenville, South Carolina or at such other place as the holder of the note may designate in writing, in monthly installments of Two Hundred Twenty Three and 80/100 Dollars (\$ 223.80), commencing on the first day of March, 19 80, and 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, 2010

NOT KNOR ALL MEN, That the 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, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following-described real estate situated in the County of Greenville, State of South Carolina:

ALL that certain piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the northwestern side of Lenhardt Road, and being known and designated as Lot No. 2 according to plat of White Oak Hills Subdivision, Section 1, recorded in the R.M.C. Office for Greenville County in Plat Book 7C at Page 33, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Lenhardt Road at the joint front corner of Lots 2 and 3 and running along the common line of said lots, N. 33-45 W. 170 feet to an iron pin; thence N. 33-45 W. 20 feet to an iron pin; thence N. 56-15 E. 90 feet to an iron pin; thence along the common line of Lots 1 and 2, S. 33-45 E. 121 feet to an iron pin on the northwestern side of the cul-de-sac of Lenhardt Road; thence along the curve of the cul-de-sac of Lenhardt Road, the chord of which is S. 27-59 W. 28.8 feet to an iron pin; thence continuing along said curve, the chord of which is S. 11-15 E. 38.27 feet to an iron pin on the northwestern side of Lenhardt Road; thence along the northwestern side of said Road, S. 56-15 W. 50 feet to an iron pin, the point of beginning.

The above described property is the same acquired by the Mortgagors by deed from A. J. Prince Builders, Inc., recorded in the Greenville County R.M.C. Office on January 22, 1980.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and equipment now or hereafter attached to or used in connection with the real estate herein described.

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

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

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
P. O. BOX 408 - GREENVILLE, S. C. 29602

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