THIS MORTGAGE is made this. 28th And Reperce to Repert the Mortgager, Kenneth J. Kern, Jr. and Reperce to Repert the Mortgager, Kenneth J. Kern, Jr. and the Mortgagers. (herein "Borrower"), and the Mortgagers. (herein "Borrower"), and the Mortgagers. (herein "Borrower"), and the Mortgagers.

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-eight. Thousand. and.

no/100 (\$28,000.00).

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no/100 (\$28,000.00).

Which indebtedness is not sconer paid, due and payable on. October 1, 2008.

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.

State of South Carolina:
ALL that certain piece, parcel or lot of land, situate, lying and being in the Town of Simpsonville, Austin Township on the North side of Yellow Wood Drive, being shown and designated as Lot #728 Section VI, Sheet 2 of 2 of Westwood Subdivision, as shown on plat thereof recorded in Plat Book 5-P at Page 35 in the R.M.C. Office for Greenville County, South Carolina, having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 727 and 728 and running thence with Yellow Wood Drive S. 45-53 W. 18 feet to an iron pin; thence continuing with said Drive S. 48-50 W. 49 feet to an iron pin; thence still continuing with said Drive S. 52-10 W. 28 feet to an iron pin at the joint front corner of Lots Nos. 728 and 729; thence running S. 43-09 E. 144.63 feet to an iron pin: thence running N. 46-01 E.