

FEB 6 2 37 PM '76

MORTGAGE

DONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 5th day of February,
1976, between the Mortgagor, James C. Clardy and Billie Ann W. Clardy
(herein "Borrower"), and the Mortgagee,
United Federal Savings and Loan Association, a corporation organized and existing
under the laws of United States of America whose address is 201 Trade Street,
Fountain Inn, South Carolina 29644 (herein "Lender").

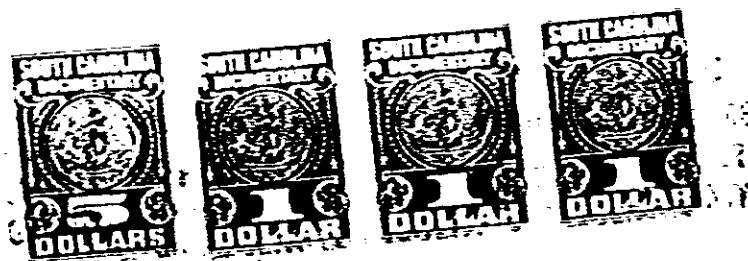
WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Thousand and
00/100 (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note
dated February 5, 1976 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2002.

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 piece, parcel or lot of land, with all improvements thereon,
situate, lying and being in the State of South Carolina, County of
Greenville, City of Mauldin, being known and designated as Lot #39
on a plat of Woodhedge Section 1, by Piedmont Engineers and Architects,
recorded in the RMC Office for Greenville County in Plat Book 5D at
page 58, and according to said plat, having the following metes and
bounds:

Beginning at a point on Bluestone Court, joint corner of Lots #38 and
#39 of Woodhedge Subdivision; thence running S. 46-54 E. 174.9 feet to
a point; thence running S. 44-34 W. 114.13 feet to a point on Adams
Mill Road, joint corner of Lots #39 and #40; thence running N. 56-39 W.
160.35 feet to a point; thence N. 4-57 W. 30.72 feet to a point; thence
running N. 47-14 E. 121.11 feet to the point of beginning.

This is the same property conveyed to mortgagors herein by deed of Leake
& Garrett, Inc., dated February 5, 1976, recorded in the R.M.C. Office
for Greenville County in Deed Book 103 at page 306.



which has the address of Blue Stone Court, Woodhedge Subdivision, Mauldin
[Street] [City]
S. C. 29662 (herein "Property Address");
[State and Zip Code]

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improve-
ments now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral,
oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the
property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the
property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this
Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,
grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend
generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions
listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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