STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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STATES SEEY

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCLEN:

WHEREAS Nicki B. Cloninger and Tereasa B. Cloninger, their heirs and assigns forever:

theremafter referred to as Mortgagor) is well and truly indebted unto HOUSEHOLD FINANCE CORPORATION of South Carolina

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thereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the Amount Financed of Three thousand seventy-three and 02/100 dollars****

Dollars (\$ 3,073.02****) due and payable

with interest thereon from November 20,80 at the rate of \$21.508 \$ per centum per annum, to be paid:

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, 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 the breeby acknowledged, has granted, bargained, sold and released, and by these presents does grant. bargain, tell 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

All that certain piece, parcel, or lot of land, situate, lying and being in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot 55 on Plat of PECAN TERRACE, recorded in the RMC office for Greenville County in Plat Book GG, at Page 9, and having according to a more recent survey by Freeland & Associates, dated April 27, 1978, the following metes and bounds:

BEGINNING at an iron pin on the northeastern side of Rocky Knoll Drive, joint front corner of Lots 54 and 55, and running thence with the common line of said Lots, N 64-34 E, 178.0 feet to an iron pin; thence with the rear line of Lot 55, S 28-24 E, 70.05 feet to an iron pin, joint rear corner of Lots 55 and 56; thence with the common line of said Lots, S 64-34 W, 181.6 feet to an iron pin on be northeastern side of Rocky Knoll Drive; thence with siad Drive, N 25-26 W, 70.0 feet to an iron pin, the point of beginning.

This conveyance is subject to all restrictions, set back lines, roadways, soning ordinances, easements and rights of way, if any, affecting the above property.

This is the same property conveyed to the Grantors herein by deed of Gary G. Fowler and Elsei M. Fowler, deeded and recorded March 16, 1977, in Deed Book 1052, at Page 790.

Debbie J. Butler

property as conveyed to the Mortgagor herein by deed dated 4/28/78 by Steven I. & and recorded in book 1078

Greenville County, South Carolina

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner, it being the intention of the parties hereto that all fixtures 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 seized of the premises hereinabove described in fee simple absolute, that it has good right and is 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 Morteagor further covenants to warrant and forever defend all and singular the said premises unto the Morteagee forever, from and against in the Morteagor and all persons whomsoever lawfully claiming the same or any part thereof.

Form 12 - 3.C. - (5-79)

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