



MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS, Stephen P. Clerents and Jean A. Clerents, his wife hereinafter referred to as Mortgagor, is well and truly indebted unto Southern Discount Company, Mauldin Square, Mauldin South Carolina 29662 (hereinafter 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 sum of Seven Thousand four hundred fifty three dollars and fifty nine/100 Dollars (\$ 7,453.59) due and payable

in Seventy Two (72) Monthly Installments of one Hundred Seventy and no/100 (\$170.00) with the first installment due August 17 1981 and the final installment due July 17 1987

with interest thereon from date at the rate of 18.00 per centum per annum, to be paid:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of and other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, 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 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:

"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 Greenville

ALL that certain piece parcel or lot of land in the State of South Carolina County of Greenville being known and designated as Lot #2, Terrace Circle on a plat of Forest Park Subdivision recorded in plat Book 77 at page 64 & 65 and a more recent plat of Property of William F. Torz dated August 6 1974, prepared by Carolina Surveying Co. and having according to the more recent plat the following metes and bounds to wit:

BEGINNING at an iron pin on the westerly side of Terrace Circle, joint front corner of lots 2 & 3 and running thence with the joint line of said lots S. 68 01 W. 100 feet to an iron pin thence N. 21 59 W. 100 feet to an iron pin at the joint rear corner of lots 1 & 2 thence with the joint line of lots 1 & 2 N. 68 01 E. 100 feet to an iron pin at the joint front corner of lots 1 & 2 thence S. 21 59 E. 100 feet to the point of beginning. 899 301 5 2

This is that property conveyed to Grantor by deed of F. Alber Ray recorded August 23, 1974 in the RMC Office for Greenville County in Deed Book 1005 at Page 482.

Grantee assures that certain mortgage to Collateral Investment Company dated August 12 1974 recorded in RMC Office for Greenville County in Mortgage Book 1320 at page 553 and having a present balance of \$22,994.96.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 such 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 Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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