

SECOND MORTGAGE
FILED
GREENVILLE CO. S. C.
AUG 4 4 52 PM '81
DONNIE S. TANKERSLEY
R.M.C.

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville } MORTGAGE OF REAL ESTATE
ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, STEWART RIVERS

(hereinafter referred to as Mortgagor) is well and truly indebted unto
JAMES ALFRED CLARDY

(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

THIRTY THOUSAND DOLLARS AND NO/100----- Dollars (\$ 30,000.00) due and payable

IN ACCORDANCE WITH THE TERMS OF THE NOTE OF EVEN DATE HEREWITH FOR
WHICH THIS MORTGAGE STANDS AS SECURITY

with interest thereon from _____ at the rate of _____ 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:

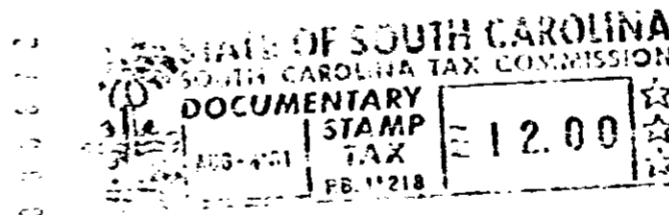
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, on the northeast side of Farmington Road, near the city of Greenville, being known and designated as Lot No. 123, on plat of Chestnut Hills No. 1, which plat is recorded in the R.M.C. Office for Greenville County in Plat Book "QQ", page 83, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the northeast side of Farmington Road, which point is 85 feet from the intersection of Farmington Road and Bear Grass Drive, and running thence along Farmington Road N. 50-06 W., 68.5 feet to a point; thence N. 52-55 W. 11.5 feet to a point; thence along the joint line of Lots Nos. 124 and 123 N. 38-21 E. 127.44 feet to a point; thence S. 64-12 E. 34.8 feet to a point; thence S. 50-06 E. 50 feet to a point; thence along the joint line of Lots Nos. 123 and 13, S. 39.54 W. 135 feet to the point of beginning.

THIS mortgage is junior in lien to that certain mortgage in favor of J. S. Gleason, Jr., Administration of Veterans Affairs, recorded June 16, 1961, in the R.M.C. Office for Greenville County in R.E.M. Book 860 at Page 423, in the original amount of \$13,500.00. and having a principal unpaid balance of \$4,144.63.

Mortgagee's Address:
Route 8, Box 302
Easley, S. C. 29640



This is the same property conveyed by deed of James Alfred Clardy to the mortgagor herein and recorded August 4, 1981.

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 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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