

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

CO. S. C.  
AUG 1 2 05 PM '81  
ANKERSLEY  
R.M.C.

MORTGAGE OF REAL ESTATE  
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, ALLAN L. CLARDY and KATHY W. CLARDY

(hereinafter referred to as Mortgagor) is well and truly indebted unto THE PALMETTO BANK

(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 TWENTY-ONE THOUSAND ONE HUNDRED FORTY-SEVEN and

NO/100-----Dollars (\$ 21,147.00 ) due and payable

in sixty (60) equal installments of Three Hundred Fifty-Two and 45/100 (\$352.45) Dollars

with interest thereon from date at the rate of 12 per centum per annum, to be paid: monthly

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, near Simpsonville, South Carolina, shown as Lot #42 on plat of West Georgia Heights, recorded in Plat Book CCC at page 151 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Black Hawk Drive and running along said Black Hawk Drive S. 23-52 E. 106 feet to an iron pin, joint corner of lots 42 and 41; thence following the common line of lots 42 and 41 N. 49-28 E. 209.2 feet to an iron pin; thence N. 23-52 W. 100 feet to an iron pin; thence S. 66-08 W. 200 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Nathaniel T. Ellis March 30, 1976, recorded March 31, 1976 in Deed Volume 1033 at page 92.

This Mortgage is second and junior in lien to that Mortgage given to First Federal Savings and Loan Association in the original amount of \$23,700.00, dated April 8, 1975 and recorded in Mortgage Book 1336 at page 525.

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP  
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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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