

State of South Carolina

County of GREENVILLE

OCT 23 10 PM '81
ANNERSLEY
M.C.

2007 1554 PAGE 401

Mortgage of Real Estate



THIS MORTGAGE made this 1st day of October, 19 81,
by James R. Clardy, Jr.

(hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO.

(hereinafter referred to as "Mortgagee"), whose address is P. O. Box 1329, Greenville, S.C.
29602

WITNESSETH:

THAT WHEREAS, James R. Clardy, Jr.
is indebted to Mortgagee in the maximum principal sum of Twenty Thousand and no/100
----- Dollars (\$ 20,000.00), which indebtedness is
evidenced by the Note of James R. Clardy, Jr. of even
date herewith, said principal together with interest thereon being payable as provided for in said Note, the final maturity of
which is 365 days after the date hereof, the terms of said Note and any agreement modifying it
are incorporated herein by reference.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid
indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the
same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended,
Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by
Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other
indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all
indebtedness outstanding at any one time secured hereby not to exceed \$ 20,000.00, plus interest thereon, all
charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted,
bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns,
the following described property:

ALL that piece, parcel or lot of land in Greenville Township, Greenville
County, State of South Carolina, with all of the improvements thereon,
being known and designated as Lot No. 84 in a subdivision known as
Dixie Heights, according to plat thereof made by C. M. Furman, Engineer,
January 14, 1927 and recorded in the RMC Office for Greenville County
in Plat Book H at Page 46, reference to said plat being hereby made for
a more complete description.

ALSO:

ALL that piece, parcel or lot of land known as a 10 foot strip off of
Lot No. 85 on Lowndes Avenue, formerly the property of R. J. Rowley,
known as Dixie Heights, and described as follows:

BEGINNING at an iron pin at corner of Lots 84 and 85 and running thence
along Lowndes Avenue N. 43-12 E. 10 feet to an iron pin; running thence
N. 46-48 W. 160 feet to a point in line of Lot 78; thence continuing
along the backline of Lot 78, S. 43-12 W. 10 feet to an iron pin; running
thence along the joint line of lots 84 and 85, S. 46-48 E. 150 feet to
the point of beginning and being known and designated as a 10 foot strip
of Lot No. 85.

This being the same property conveyed to the mortgagor herein by deed of
Charles J. Spillane as recorded in Deed Book 1143 at Page 996 on March
10, 1981.

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STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
OCT 23 '81 TAX \$ 08.00
#3 11218

TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or
appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the
same being deemed part of the Property and included in any reference thereto);

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