

P. O. Box 10148  
Greenville, SC  
S. C.

**MORTGAGE**

1574 883

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THIS MORTGAGE is made this 9th day of July 1982, between the Mortgagor, Lonnie D. Clayton (herein "Borrower"), and the Mortgagee, Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of the State of South Carolina whose address is P. O. Box 10148, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-one Thousand, Two Hundred & No/100 Dollars, which indebtedness is evidenced by Borrower's note dated July 9, 1982 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on August 1, 2012.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 42 as shown on plat of HERITAGE LAKES SUBDIVISION, prepared by Heaner Engineering Company and recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 16, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Harness Trail and running thence along Harness Trail, N. 70-19-25 E. 96.52 feet to an iron pin, joint front corner of Lots 42 and 43; thence turning and running along the common line of said Lots, N. 26-24-26 W. 170.72 feet to an iron pin, joint rear corner of Lots 42 and 43; thence turning and running along the rear line of Lot 42, N. 78-57-39 E. 148.73 feet to an iron pin; thence turning and running N. 7-53-05 W. 150.38 feet to an iron pin on the northern side of Harness Trail, the point of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of Jim Williams, Inc., of even date, to be recorded herewith.

STATE OF SOUTH CAROLINA  
DOCUMENTARY STAMP  
JUL 12 1982

which has the address of 204 Harness Trail, Simpsonville, SC 29681 (Street) (City)  
(herein "Property Address");  
(State and Zip Code)

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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