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MORTGAGE

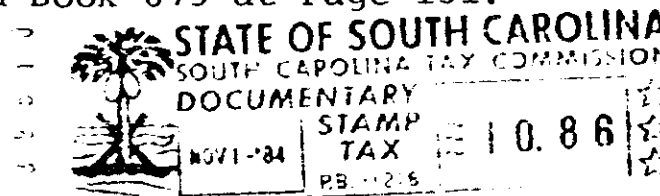
THIS MORTGAGE ("Security Instrument") is given on October 31
 19 84. The mortgagor is Boyce A. Clardy and Edna S. Clardy
 ("Borrower"). This Security Instrument is given to First Federal
Savings and Loan Association of South Carolina, which is organized and existing
 under the laws of the United States of America, and whose address is 301 College Street,
Greenville, South Carolina 29601 ("Lender").
 Borrower owes Lender the principal sum of Thirty-Six Thousand One Hundred Fifty and
No/100 Dollars (U.S. \$ 36,150.00). This debt is evidenced by Borrower's note
 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
 paid earlier, due and payable on November 1, 2004. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
 Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument
 and the Note. For the purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and
 assigns the following described property located in Greenville County, South Carolina:

ALL that piece, parcel or lot of land in Butler Township, Greenville
 County, South Carolina, about 11 miles from the City of Greenville on
 the west side of the road from Simpsonville to Batesville (formerly
 Old Augusta Road) now known as Roper Mountain Road, being shown on
 plat prepared by Freeland and Associates dated September 22, 1983,
 said plat being recorded in the RMC Office for Greenville County, S.C.,
 in Plat Book 10-B at Page 6, and having, according to said plat, the
 following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Roper Mountain Road
 approximately 247.4 feet from the intersection of Roper Mountain Road
 and Sand Hill Road, and running thence S. 17-50 W. 207 feet to an iron
 pin; thence N. 72-10 W. 105 feet to an iron pin; thence N. 17-50 E.
 207 feet to an iron pin on Roper Mountain Road; thence along Roper
 Mountain Road S. 72-10 E. 105 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed
 of Roger D. Foster and Pamela L. Foster, said deed to be executed and
 recorded of even date herewith.

ALSO: The water rights from property located across Roper Mountain
 Road, said rights being described in deed recorded in the RMC Office
 for Greenville County, S.C., in Deed Book 675 at Page 131.



Box 602
 which has the address of Route 5, Roper Mountain Road Simpsonville
 [Street] [City]
 South Carolina 29681 ("Property Address");
 [Zip Code]

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All
 replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this
 Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
 mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.
 Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any
 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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