State of South Carolina

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County of GREENVILLE

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THIS MORTGAGE made this 11th day of June 1981,
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 Modogoee in the maximum principal sum of _Twenty_loous and _No/100

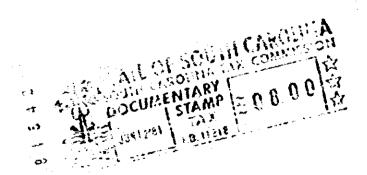
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate 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, situate, lying and being on the northern side of Gatling Avenue, in the City of Greenville, County of Greenville, State of South Carolina, and being known as Lot No. 240 of a subdivision known as Augusta Road Ranches, plat of which is recorded in the RMC Office for Greenville County in Plat Book M, at Page 47, said lot having such metes and bounds as follows:

BEGINNING at an iron pin on the northwestern side of Gatling Avenue at the joint front corner of Lot Nos. 240 and 241 and running thence with the joint line of said lots N. 0-13 E. 140 feet to an iron pin; thence N. 89-47 E. 60 feet to an iron pin; thence S. 0-13 E. 140 feet to an iron pin on Gatling Avenue; thence with the northeastern side of said Avenue S. 89-47 W. 60 feet to the point of beginning.

This being the same property conveyed to James R. Clardy, Jr. by deed of the Secretary of Housing and Urban Development as recorded in Deed Book 1149 at Page 396 on June 4, 1981.



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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