STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

6 \$, SORTGAGE OF REAL ESTATE

TO A 10 9 HOM THESE PRESENTS MAY CONCERN:

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WHEREAS,

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Edward W. Clay, Jr. and Kathryn M. Clay

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

William D. Richardson and James B. Newman, Bex 2346 Shamule 29602 (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

Five Thousand Two Hundred Ninety-Four and 93/100---- Dollars (\$ 5,294.93) due and payable

when the property secured hereby is sold or one year from date, whichever occurs earliest

with interest thereon from

date

at the rate of 15

per centum per annum, to be paid: monthly (\$66.19)

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, being shown and designated as Lot No. 42 on plat entitled "Collins Creek, Section One," dated July 30, 1979, prepared by C. O. Riddle, Surveyor, recorded in the Greenville County RMC Office in Plat Book 7-C, at Page 56, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of the right-of-way of Collins Creek at the joint front corner of the within lot and Lot No. 41, and running thence along said right-of-way N. 58-38 W. 149.72 feet to an iron pin at the joint front corner of the within lot and Lot No. 43; thence running along the joint line of said lots, N. 25-22 E. 250.49 feet to an iron pin at the joint rear corner of the within lot and Lot No. 43; thence running S. 58-57 E. 187.06 feet to an iron pin at the joint rear corner of the within lot and Lot No. 41; thence running along the joint line of said lots, S. 33-55 W. 250.39 feet to an iron pin at the joint front corner of the within lot and Lot No. 41, on the Northemside of the right-of-way of Collins Creek, the point and place of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Collins Creek, Inc. dated August 29, 1980, and recorded in the Office of the RMC for Greenville County on August 29, 1980, in Deed Book 1132 at Page 251.

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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 such 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 heireinabove 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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