

4.30 P.M.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

REGULATION NO. 22
COMPLIED WITH

WHEREAS, we, Roger W. Clemens and Drema W. Clemens

(hereinafter referred to as Mortgagor) is well and truly indebted unto Donald R. King, Trustee, Sharonview Credit Union, Charlotte, North Carolina

(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 One Hundred Forty-Six and 00/100--
-----Dollars (\$ 5,146.00) due and payable in One Hundred Ninety-Two (192) semi-monthly installments, the first payment to be Thirty-Nine and 72/100 (\$39.72) Dollars and each payment thereafter to be Thirty-Nine and 72/100 (\$39.72) Dollars until the full amount has been paid.

with interest thereon from date at the rate of 7/8 of 1 per centum per month, to be paid:

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, and being shown as Lot 38 on a plat of Section 2 of Pecan Terrace Subdivision, said plat being recorded in the RMC Office for Greenville County in Plat Book EE at Page 108 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of North Wingate Road at the joint front corner of Lots 37 & 38 and running thence along the line of Lot 37 S. 13-25 E. 174.3 feet to an iron pin; thence N. 82-12 E. 64.4 feet to an iron pin; thence with the line of Lot 39 N. 08-18 W. 177.7 feet to an iron pin on the southern side of North Wingate Road; thence along the southern side of North Wingate Road S. 79-05 W. 80 feet to the beginning point.

This Mortgage is subordinate and junior in lien to that Mortgage recorded in the RMC Office for Greenville County in Mortgage Book 1014 at Page 135.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 hereinabove 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.