

Mortgagee's mailing address: P. O. Box 937, Greenville, S.C. 29602

RECORDED
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DONN S. LAWRENCE
R.M.C.

MORTGAGE

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THIS MORTGAGE is made this 1st day of October, 1980, between the Mortgagor, Roger B. Clinkscales (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association, a corporation organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina, (herein "Lender").

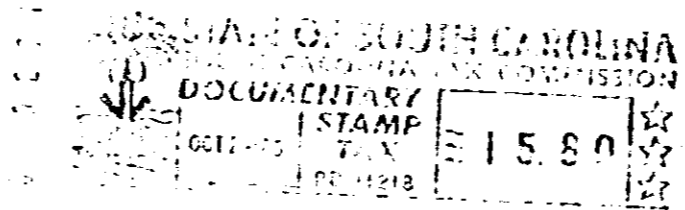
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Nine Thousand Five Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 1, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2010.

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, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northern side of Welcome Road, being shown and designated as a portion of Lot 34 on a Plat of the J. Rowley Yown Property, recorded in the RMC Office for Greenville County in Plat Book H., at Page 51, and having according to said plat, the following metes and bounds, to-wit:

Beginning at a point on the northern side of Welcome Road, joint front corner of Lots 33 and 34, and running thence with the common line of said lots, N. 15-05 W. approximately 12.5 feet to an iron pin; thence continuing with the common line of said lots, N. 15-05 W. 150 feet to an iron pin; thence S. 74-55 W. 80 feet to an iron pin; thence S. 15-05 E. 150 feet to an iron pin; thence continuing S. 15-05 E. approximately 12.5 feet to a point on the northern side of Welcome Road; thence with said Road N. 74-55 E. 80 feet to the beginning corner.

This is the same property conveyed to the Mortgagor herein by deed of Thomason and Janes, a General Partnership, of even date and to be recorded herewith.



which has the address of 612 Welcome Road Greenville, South Carolina (herein "Property Address");

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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