MORTGACE OF REAL ESTATE—Prepared by WILKINS, Attorneys at Law, Greenville, S. C. 800K 1536 PAGE 411 CO. S. C MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE DONNI

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, EDWARD W. CLAY and EDWARD W. CLAY, JR.

(hereinaster referred to as Mortgagor) is well and truly indebted unto WESTMINSTER COMPANY, INC.

(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

Dollars (30, 000.00) due and payable THIRTY THOUSAND -=----\$50.00 on July 1, 1981; \$50.00 on October 1, 1981; \$50.00 on January 1, 1982; \$50.00 on April 1, 1982; \$50.00 on July 1, 1982; \$50.00 on October 1, 1982; \$50.00 on January 1, 1983 and the entire principal balance with accrued interest on April 1, 1983 at the rate of ten (10%) per centum per annum, to be paid:/ADDITION TO PRIN with interest thereon from The mortgagor has the right to repay the entire amount on this mortgage at any time without penalty.

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 Mortgagoe 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's heirs, 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, known and designated as Lot No. 75 as shown on a plat of the subdivision of OAKVIEW, Sec V-B, recorded in the RMC Office for Greenville County, S. C. in plat book 6-H at page 1.

This is the same lot conveyed to mortgagors by mortgagee by deed of even date herewith, to be recorded.

Mortgagee mailing address: PO Box 16449 Station B Greenville, S. C. 29606

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 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 is is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and it 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.