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GREENVILLE CO. S.C.

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MORTGAGE

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

THIS MORTGAGE is made this 23rd day of October 1975, between the Mortgagor, John R. Cooley (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association (herein "Lender"), a corporation organized and existing under the laws of the United States of America, whose address is 3 Edwards Bldg., 600 N. Main St., Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-eight thousand & no/100 (\$28,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated (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, 2000

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 piece, parcel or lot of land, together with all buildings and improvements thereon, situate, lying and being on the north-eastern side of Gravely Street, in Greenville County, South Carolina, being shown and designated as Lot No. 3 on a plat of PROPERTY OF JOHN R. COOLEY and ROBERT E. OSBON, made by Freeland & Associates, dated March 6, 1975, recorded in the RMC Office for Greenville County, S. C., in Plat Book 5-D, page 67, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of the right of way of Gravely Street at the joint front corner of Lots Nos. 3 and 4 and running thence with the common line of said lots, N. 29-04 W., 210.0 feet to an iron pin; thence S. 60-56 W., 120.0 feet to an iron pin at the joint rear corner of Lots Nos. 2 and 3; thence S. 29-04 W., 210.0 feet to an iron pin on the northeastern side of the right of way of Gravely Street; thence along the north-eastern side of Gravely Street, N. 60-56 E., 120.0 feet to an iron, the point of beginning.



which has the address of Lot 3, Gravely Road Greer, S.C. (City)
S. C. 29651 (herein "Property Address"); (State and Zip Code)

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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