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COUNTY OF ___GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

MARGARET JILL COX

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

SEVENTY-SIX THOUSAND FIVE HUNDRED & NO/100 ----- (\$ 76,500.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

conditions), said note to be repaid with interest as the rate or rates therein specified in installments of _

SIX HUNDRED SIXTY-THREE & 89/100 ----(\$663.89) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable __20 ___ years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagoe to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing 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 Mortgagoe, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, hing and being in the State of South Carolina, County of Greenville, containing 3.833 acres, more or less, Southwest of Hammett Road, near the City of Greenville, being known and designated as a portion of the property shown on a plat entitled "Southern Portion Revised Plat-Richard R. Perdue", prepared by Webb Surveying & Mapping Co., dated July, 1971, revised February, 1972, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-U, at Page 3 and having, according to a more recent plat entitled "Plat of Adam Fisher, Jr.", prepared by Webb Surveying & Mapping Co., dated June 25, 1976, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5Z. at Page 44, the following metes and bounds:

BEGINNING at an iron pin at the Northwestern corner of the premises herein described and running with the line of other property of the prior Grantors S. 66-02 E. 610.4-feet to an iron pin; thence S. 49-35 W. 310-feet to an iron pin; thence N. 74-39 W. 470-feet to a stone; thence N. 22-03 E. 350-feet to the point of beginning. ALSO:

AN UNDIVIDED ONE-HALF (1/2) INTEREST IN AND TO:

ALL that pice, parcel or tract of land extending from the premises hereinabove described to Hammett Road and containing 0.9 acre, more or less, and being more particularly shown on a plat entitled "Plat of Adam Fisher, Jr.", prepared by Webb Surveying & Mapping Co., dated June 25, 1976, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 5Z, at Page 44, the following metes and bounds:

BEGINNING at an iron pin, which iron pin is located N. 66-02 W. 112-feet from the Northeastern corner of the premises hereinabove described and running thence N. 51-45 E. 93-feet to an iron pin; thence N. 23-22 E. 78-feet to an iron pin; thence N. 46-29 E. 80-feet to an iron pin; thence N. 23-24 E. 90-feet to an iron pin; thence N. 37-32 E. 439-feet to a point in the center of Hammett Road; thence with the center line of

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